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House & Home

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E BATTLE OF MIDDLETOWN: It's being fought all across America

■ Does the new boomlet in rental housing foreshadow a trend?

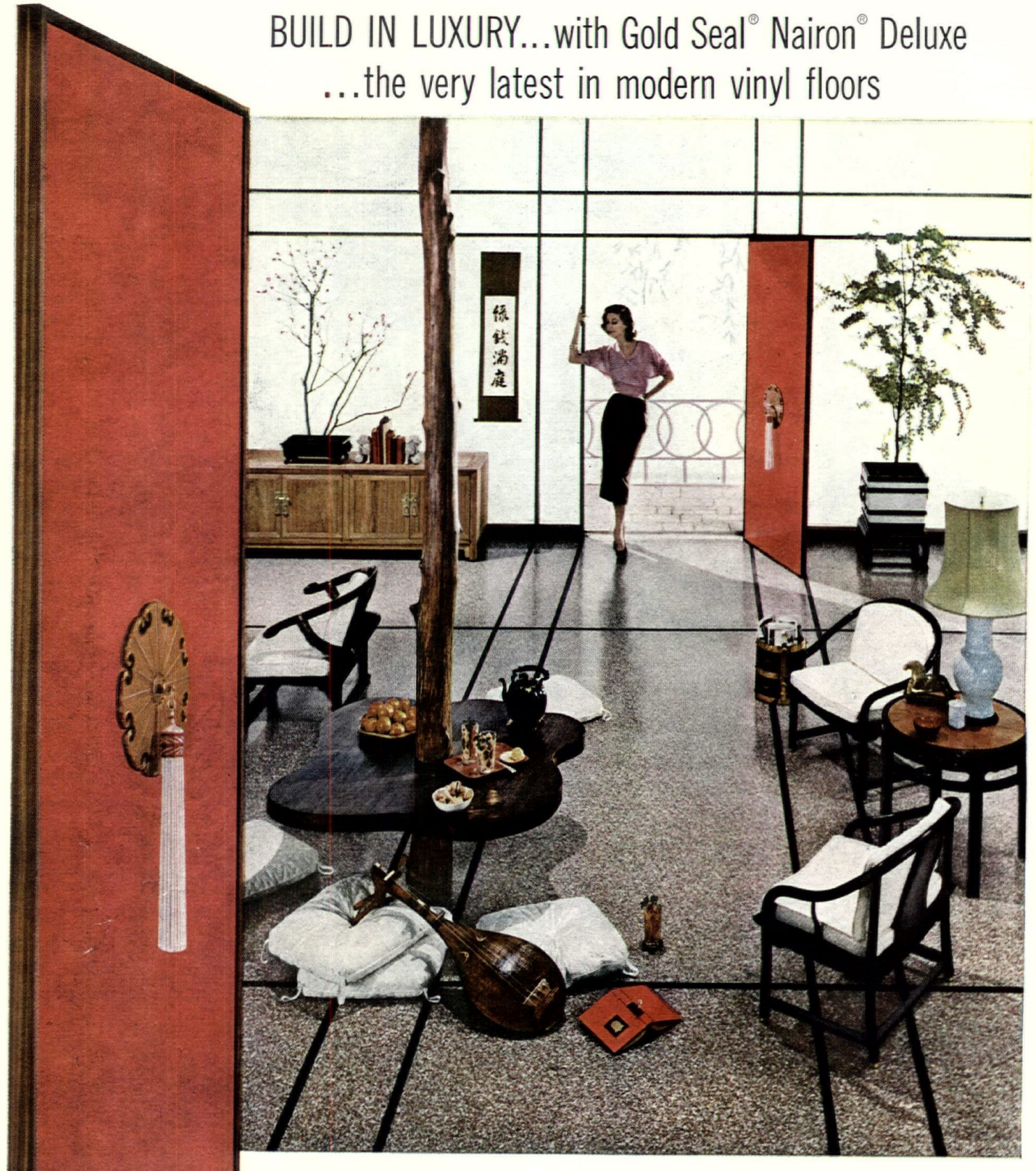
A parting salute to the fathers of the California style

What you should know about the newest paints

Round Table: How realtors can help builders in today's tough market

S BEGINS ON PAGE 37 / NEW WAYS TO BUILD BETTER, PAGE 143 / COMPLETE CONTENTS, PAGE 83

BUILD IN LUXURY...with Gold Seal® Nairon® Deluxe ...the very latest in modern vinyl floors



You can offer smooth beauty . . . ever-fresh color and labor-less cleaning by installing Gold Seal "Nairon Deluxe." The exclusive "ClearCushion" backing and extra flexibility makes installation easy . . . even the most intricate home-layout poses no problem. "Nairon Deluxe" cuts installation costs . . . sells homes faster and easier. See it, together with the Gold Seal Inlaid Linoleum, plastics, and tile materials, at your dealer's now. He's listed in your "Yellow Pages" under "Floors" or "Linoleum."

FOR THE LOOK THAT'S YEARS AHEAD

Gold Seal®

FLOORS AND WALLS

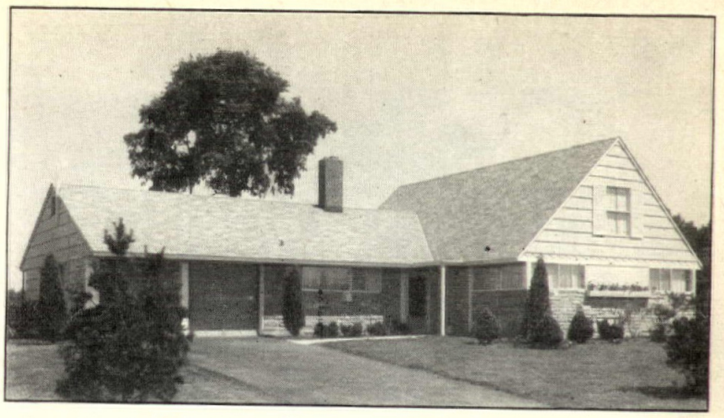
© 1957 Congoleum-Nairn Inc., Kearny, N. J.

SPECIFICATIONS:
6 ft. wide yard goods. Install over *above-grade* floors of wood, concrete, or ceramic tile—including those with radiant heating.

FOR HOME / BUSINESS / INSTITUTIONS: BY THE YARD AND TILES—Inlaid Linoleum • Nairon® Plastics • Vinylbest* Tile • Cork Tile • Rubber Tile • Asphalt Tile • PRINTED FLOOR AND WALL COVERINGS—Congoleum® and Congowall® • RUGS AND BROADLOOM—LoomWeve® • *Trademark • SATISFACTION GUARANTEED OR YOUR MONEY BACK

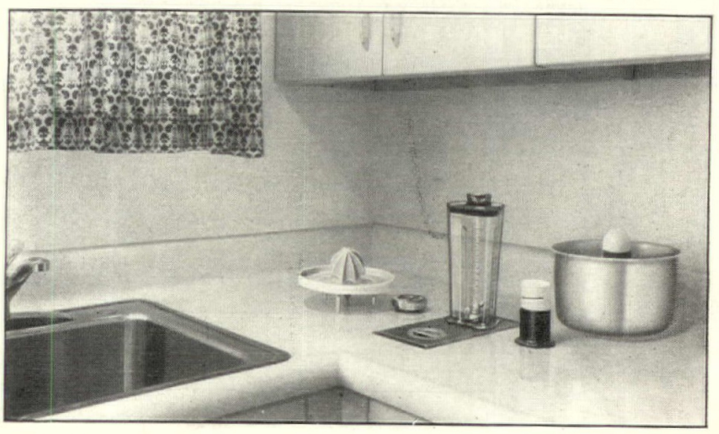
OF AMERICA'S GREATEST HOME BUILDERS CHOOSES NUTONE BUILT-INS

Buyers are "SOLD" on Levitt Homes because they offer many extra features which add to the value of the property. That's why — over 15,000 homes have been built and sold in Levittown! Here is proof . . . FEATURES SELL THE HOME.



The "COUNTRY CLUBBER" . . One of the many famous LEVITT Built Homes in Levittown, Pa.

Levitt * Chooses NuTone Built-In Food Center



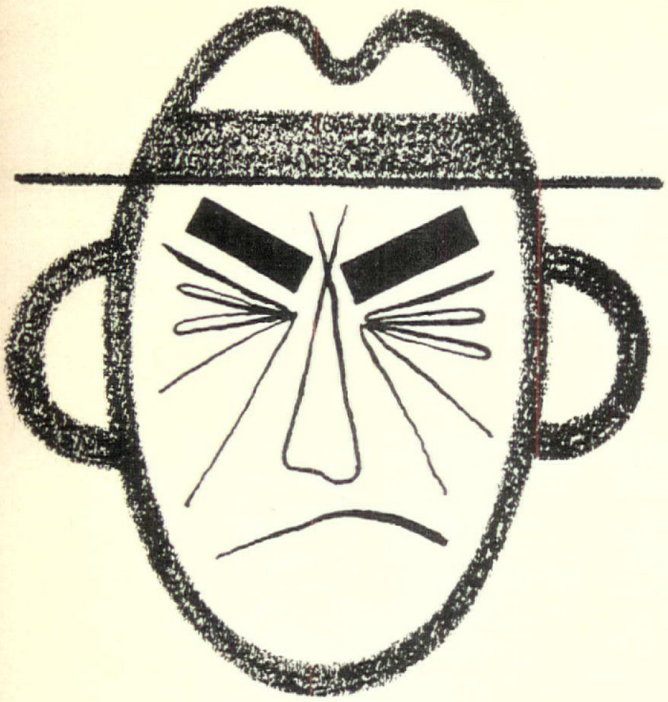
The NuTone FOOD CENTER in Levitt Kitchens
It's a Grinder, Mixer, Blender, Sharpener, Juicer

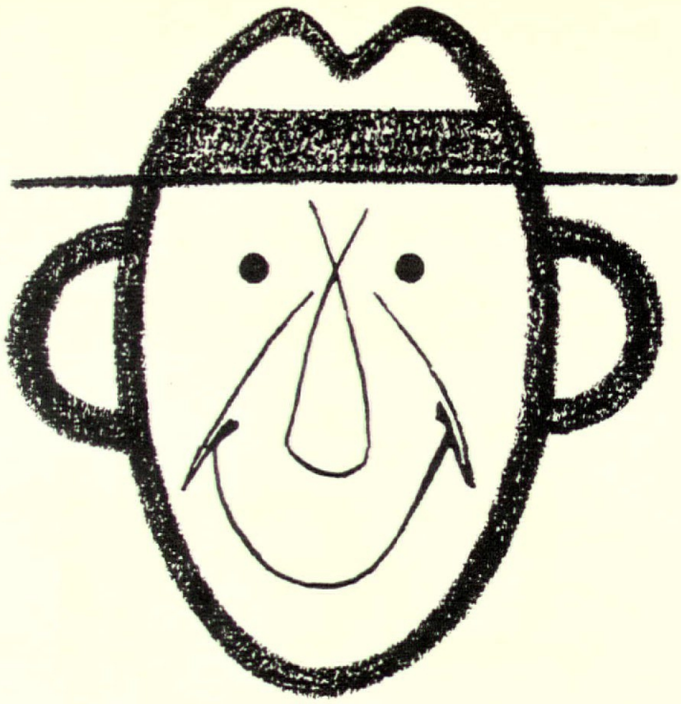
Top builders like Levitt . . . as well as many other leading builders agree the NuTone Built-In Food Center is one of the most exciting new features to make homes more attractive and saleable. Why not let NuTone help you sell, too!

Write for Complete CATALOGS
NUTONE, INCORPORATED
Dept. HH-8, Cincinnati 27, Ohio

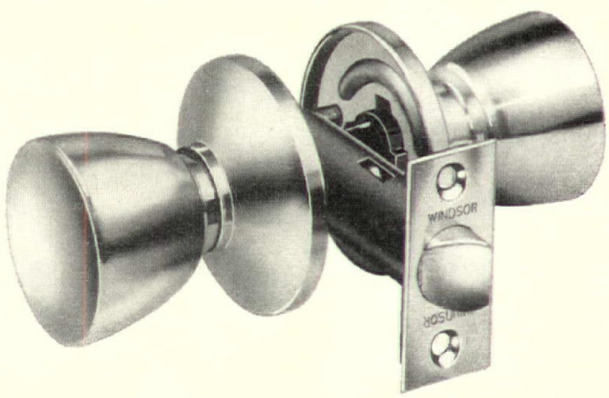
d Centers • Range Hoods • Exhaust Fans • Ceiling Heaters • Door Chimes

Which builder is using WINDSOR locks?





Why . . . it's the happy builder, of course! The fella' on your right knows that Windsor Locks are engineered to the Nth degree . . . and made for quick, easy, self-aligning installation. He knows, too, that Windsor Locks are versatile, rugged (equipped with *sturdy solid steel spindles*—not brittle die-cast), compact and modern in design. Above all, he knows Windsor Locks will give year after year of dependable, trouble-free operation. In fact . . . *they are guaranteed for the life of the building!*



UNDER ONE ROOF!

That's right, *everything you need in building materials from* ***one source . . . Morgan-Wightman!*** Send today for our big, new, free catalog . . . 156 pages filled with building materials to suit your every need. Now, more than ever, Morgan-Wightman is truly the *one-stop warehouse for building supplies!* Sorry, no catalogs mailed to individuals. If not a builder, please supply additional information with coupon as to your connection with the industry.

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HOUSE & HOME, August 1957, Volume 12, Number 2. Published monthly by TIME, INC., 9 Rockefeller Plaza, New York 20, N. Y. Entered as second-class matter at New York, N. Y. Subscription price $6.00 a year

Laboratory tests prove—

3M ceramic tile adhesive holds more than 1½ tons per tile

CTA 11

Offers shear strength of 150 p.s.i.; guards tile against settling cracks, vibration and water!

For your protection, testing experts put CTA 11 through its paces.

Resists Shearing

They measured the shear strength of CTA 11 bonds at normal room temperature, found CTA 11 holds more than a ton and a half per tile.

Here is strength rugged enough to keep tile from cracking with foundation settling or shaking loose under conditions of extreme vibration.

What's more, they found that CTA 11 protects installations through the whole temperature range from 20° below zero to 125° F.

Resists Water

Then they proved that rubber-based CTA 11 doesn't dissolve in water, doesn't support mold growth, stores without deteriorating.

In addition, CTA 11 is easy to handle, spreads like "butter" right out of the can, doesn't ball up under the trowel. It's vermin-proof, dries odorless.

Gain Durability Plus

What other ceramic tile adhesive offers you such dependable performance, along with all the cost-cutting ease and speed of "thin bed" setting?

Next time, use CTA 11. Try CTA 12, the 3M companion adhesive for ceramic floor tile! Both are available at your local tile distributor's. And get free literature fast on CTA 11 and CTA 12! Fill out and send the coupon below today!

PRODUCT OF 3M RESEARCH

ADHESIVES AND COATINGS DIVISION • **MINNESOTA MINING AND MANUFACTURING COMPANY**

417 PIQUETTE AVE., DETROIT 2, MICH. GENERAL SALES OFFICES: ST. PAUL 6, MINN. MAKERS OF "SCOTCH"® BRAND TAPES, "SCOTCHLITE"® AND "3M" BRAND PRODUCTS

MAIL THIS COUPON NOW!

3M® ADHESIVES

MINNESOTA MINING AND MANUFACTURING COMPANY
Adhesives and Coatings Division, Dept. 58
417 Piquette Avenue, Detroit 2, Michigan

Sirs: Mail me at once complete information on extra-durable CTA 11 and CTA 12 Ceramic Tile Adhesives.

Name _____

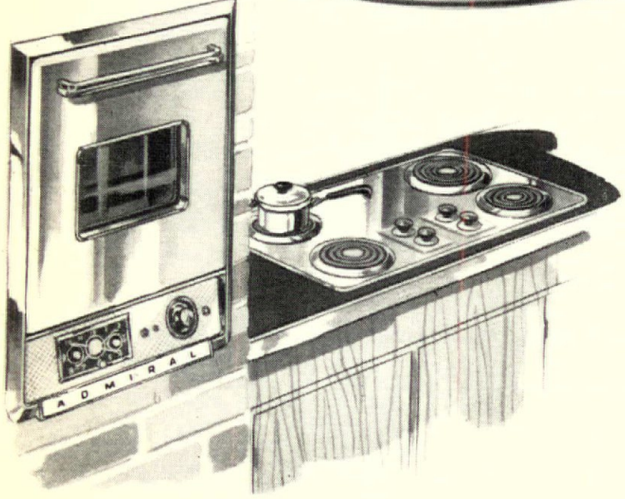
Company _____

Address _____

City _____ Zone _____ State _____

Another Admiral exclusive that helps sell houses*

Foods won't boil over or burn... pans won't scorch!

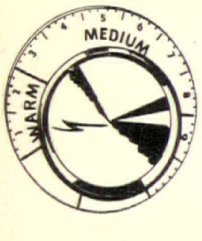


on Admiral® Custom Electric Built-Ins!

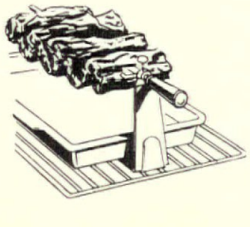
Admiral's Automatic Temperature Control Unit measures and controls *actual pan temperature*. Unlike old-fashioned methods, there's no guesswork. Set the proper temperature *and forget it*. Heats fast, then holds the heat exactly where you set it.

This is just one of the many features Admiral Built-Ins bring you that help you sell your houses fast. A built-in range offers you a dramatic sales advantage. And *Admiral* Built-Ins have all the features women are looking for! Features that are pre-sold to them in Admiral's continuous national advertising.

For further details and name of your nearest Admiral distributor, just send your name and address to: Admiral Corporation, Built-In Appliance Division, Dept. HH-87, 3800 Cortland St., Chicago 47, Ill.



Flex-O-Heat Controls provide a thousand heat settings—not just 5 or 7. Lets you set *exactly* the heat you want.



Rotary Roaster in oven bastes as it roasts as it turns—automatically! Brings outdoor-style barbecuing indoors!

Elevator Broiler Rack raises up and down without being removed from the oven. No burned fingers.

The Arlington

NO. 1 IN THE TRADITIONAL SERIES

THYER CUSTOM HOMES

...for the family that wants a home with a custom look

For those who appreciate fine quality and design Thyer presents the "Arlington" first in a series of traditional models by Richard B. Pollman, noted designer. Here is a truly exciting, new way to live . . . a home incorporating all the advantages of modern prefabrication with lavish attention to detail previously associated only with custom-built houses. This is your opportunity to appeal to a more discriminating market. Write today. Your inquiries are invited. The Thyer Manufacturing Corporation, 2853 Wayne Street, Toledo 9, Ohio or P. O. Box 336, Dept. 4, Collins, Mississippi.

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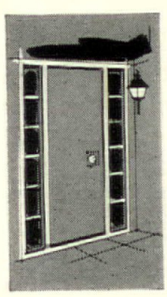
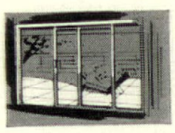
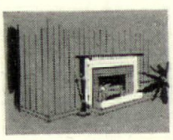
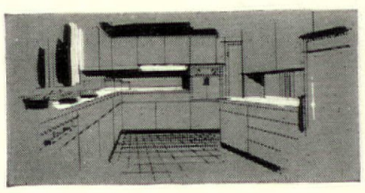
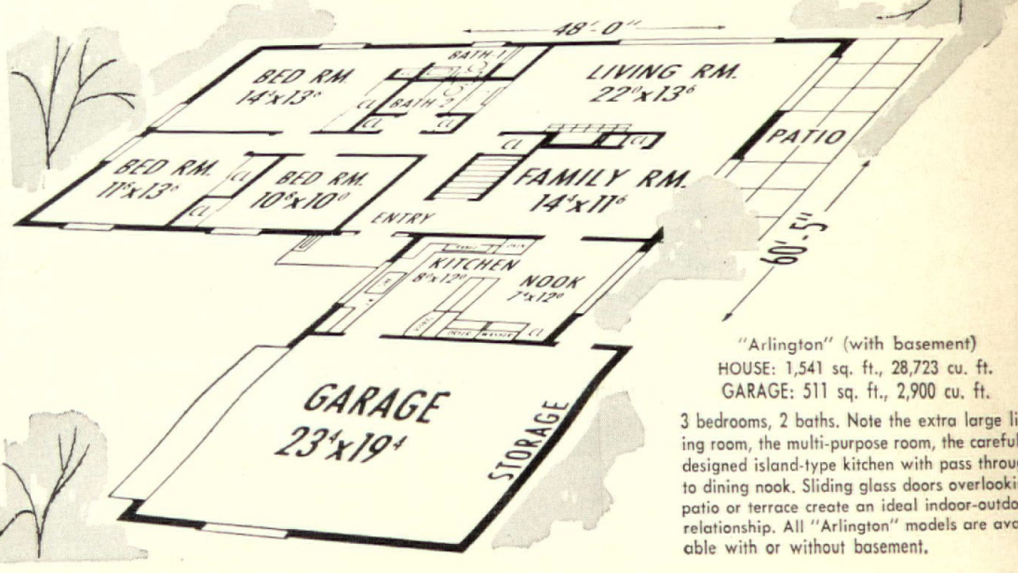




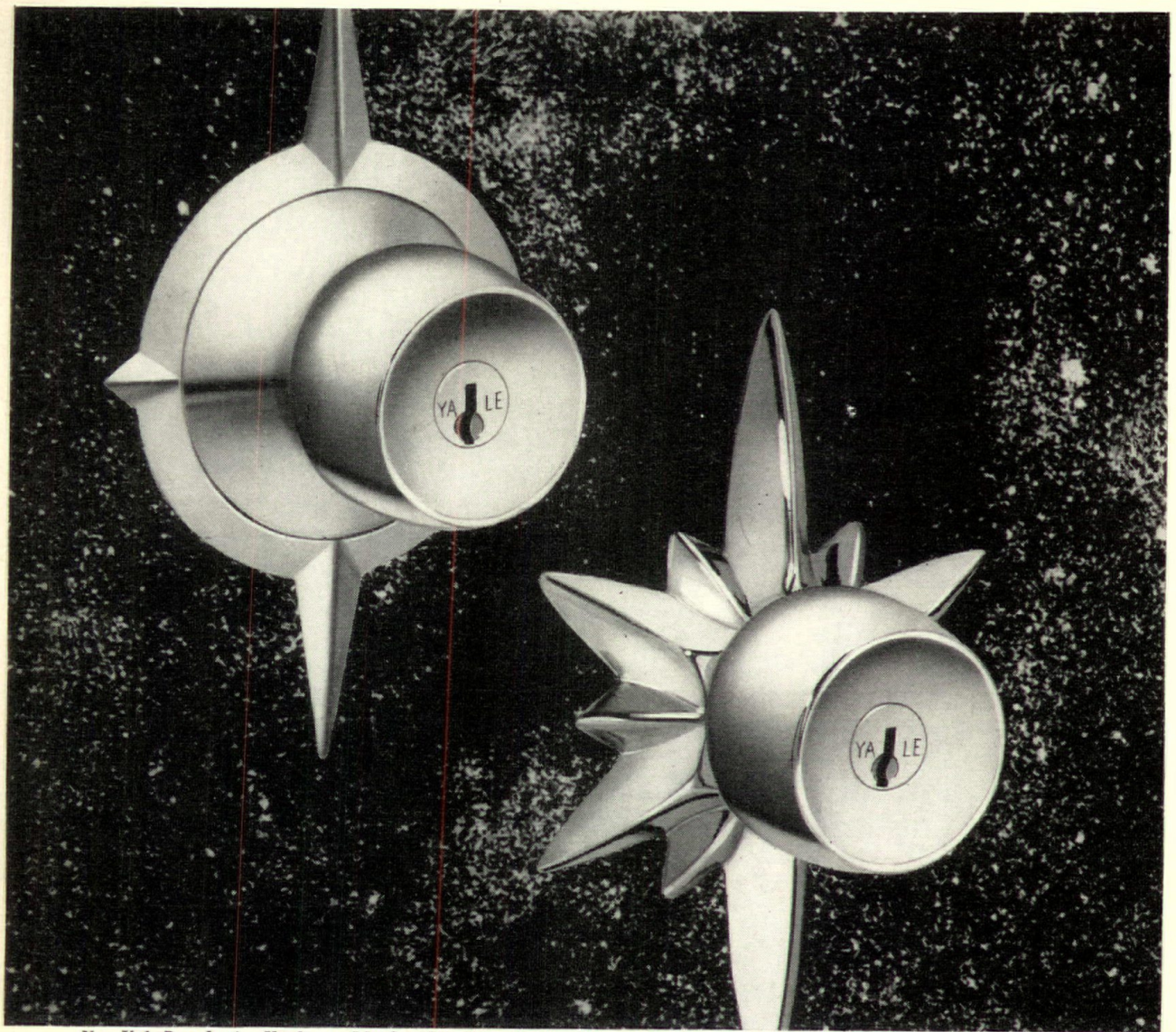






"Arlington" (with basement)
HOUSE: 1,541 sq. ft., 28,723 cu. ft.
GARAGE: 511 sq. ft., 2,900 cu. ft.

3 bedrooms, 2 baths. Note the extra large living room, the multi-purpose room, the carefully designed island-type kitchen with pass through to dining nook. Sliding glass doors overlooking patio or terrace create an ideal indoor-outdoor relationship. All "Arlington" models are available with or without basement.



New Yale Brandywine Knob set off by Sapphire Trim (left) and Constellation Trim (right). Many other stylings available.

To dazzle home buyers . . . look to Yale

FOR THIS SEASON'S KEY-IN-KNOB DESIGN SENSATION

YALE
Brandywine DESIGN

with trims to add bright new stars to the sales appeal of your homes

Nowhere on earth another lockset like the new Yale Brandywine! Here's why: Premium-lockset quality and style at the lowest price you've ever seen. Simple, elegant lines. Single-key operation where desired—garage doors, too. Top-security through pin-tumbler construction—until now found only in high-price locksets. Easy, economical installation on exterior and all interior doors. So, add this sales stardust to your homes: Yale Brandywine plus your selection from a galaxy of smart Yale trims!

For today's big doings in locks and hardware—LOOK TO YALE!

The Yale & Towne Mfg. Co.,
Lock & Hardware Div., White Plains, N. Y.

YALE—REG. U. S. PAT. OFF.

YALE & TOWNE

The Saturday Evening POST LIVING FOR YOUNG HOMEMAKERS House Beautiful's Building Manual NEW HOMES GUIDE

National Advertising of the Ponderosa Pine WOODWORK Package

Makes Your Homes Easier to Sell

This lovely young lady, framed by the handsome casement window unit, is currently appearing in national advertising in full-color to sell the idea that *Value* is the most important sales feature that a home can have . . . and that homes with Ponderosa Pine Woodwork have it. For example, only wood windows can give your customers all these benefits:

Beauty and style for any taste . . . weathertightness to keep out heat, dust and cold . . . natural insulation to prevent unwanted condensation on the frame . . . easy to finish . . . won't rust, corrode or be affected by acid fumes.

So, build with customer confidence in mind — Build with the Ponderosa Pine Woodwork Package.

BEST BUILDER'S GUIDE TO WINDOW QUALITY

QUALITY FABRICATOR — APPROVED NO. 000 — American WOOD WINDOW Institute — CONFORMS - UNITED STATES COM'L STND. PS 24-41

This American Wood Institute Seal on windows you install is your customer's assurance that they conform to the U. S. Department of Commerce Commercial Standards and are:

- Correct in design
- Properly constructed
- Made from carefully selected kiln dried lumber
- Preservative Treated
- Properly balanced
- Efficiently weatherstripped

Order from your Lumber dealer, now

Ponderosa Pine WOODWORK

Ponderosa Pine WOODWORK

39 South LaSalle Street • Chicago 3, Illinois

An Association of Western Pine producers and Woodwork manufacturers

"I always use Hako floor tile"

Building owner:
"Traffic on some floors will reach a couple of thousand a day. Plenty of cleaning, too."

Builder:
"Want to settle that problem? And save money, too?"

Building owner:
"You're talking my language. Got an answer?"

Builder:
"Sure do. I always use Hako Vinyl-Asbestos tile. It's tough. It's economical. Stands up to cleaning—and it is easy to maintain."

Building owner:
"Don't forget that I want this building to have a class look."

Builder:
"Hako will give it to you. The right choice of color and the right selection of patterns — you'll get a class look."

Building owner:
"Why Hako?"

Builder:
"Me, I like to be sure—and Hako Vinyl-Asbestos or asphalt tile gives the kind of satisfaction I want you to have. That's why I always select HAKO."

HAKO BUILDING PRODUCTS

A DIVISION OF MASTIC TILE CORPORATION OF AMERICA

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Asphalt Tile • Vinylflex • CorkAtile • Parquetry
Poly-Krome Tile • Coronet Plastic Wall Tile

HAKO

Guaranteed by Good Housekeeping
REPLACEMENT OR REFUND OF MONEY IF NOT AS ADVERTISED THEREIN

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Please send me free samples and full information about Hako Tile Flooring.

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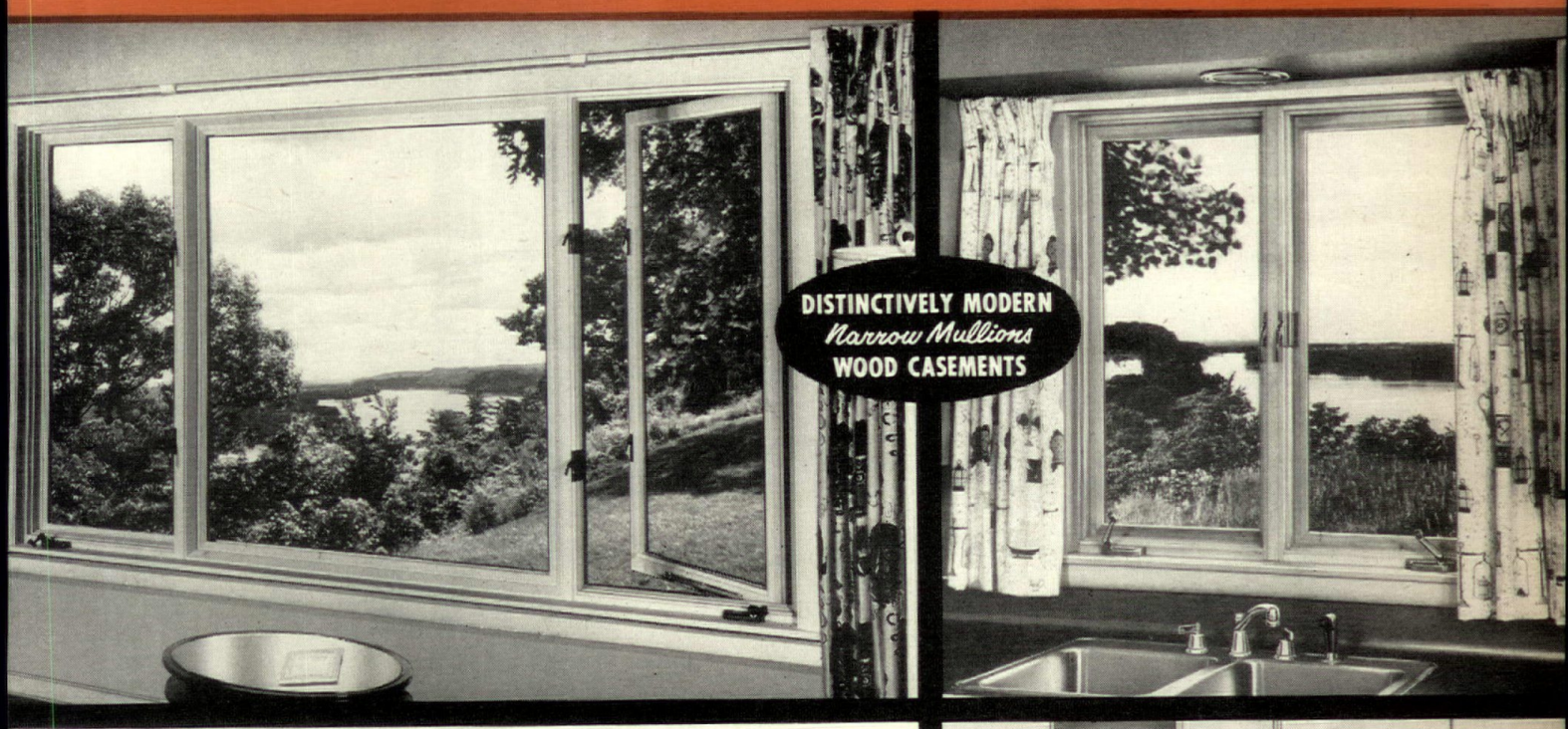
Qualitybilt WOODWORK®

Since 1875 . . . Complete Millwork Service



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You'll get immediate and enthusiastic approval from home buying prospects with QUALITYBILT products . . . famous for quality since 1875! They'll like the new, slenderized beauty of QUALITYBILT Wood Casements with their exclusive narrow mullions, toxic-treated long-lasting wood parts, superior craftsmanship, and wide range of designs and sizes.
The lady will love these outstanding QUALITYBILT Kitchen Units of luxurious, select birch. Her eyes will gleam when she sees the many work-saving features, like slide-out bins, revolving shelves, special places for pots and pans . . . all beautifully crafted in design arrangements guaranteed to enhance any kitchen.

QUALITYBILT products are competitively priced, too. Write us for name of your nearest distributor.

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FARLEY & LOETSCHER

Manufacturing Company • DUBUQUE, IOWA

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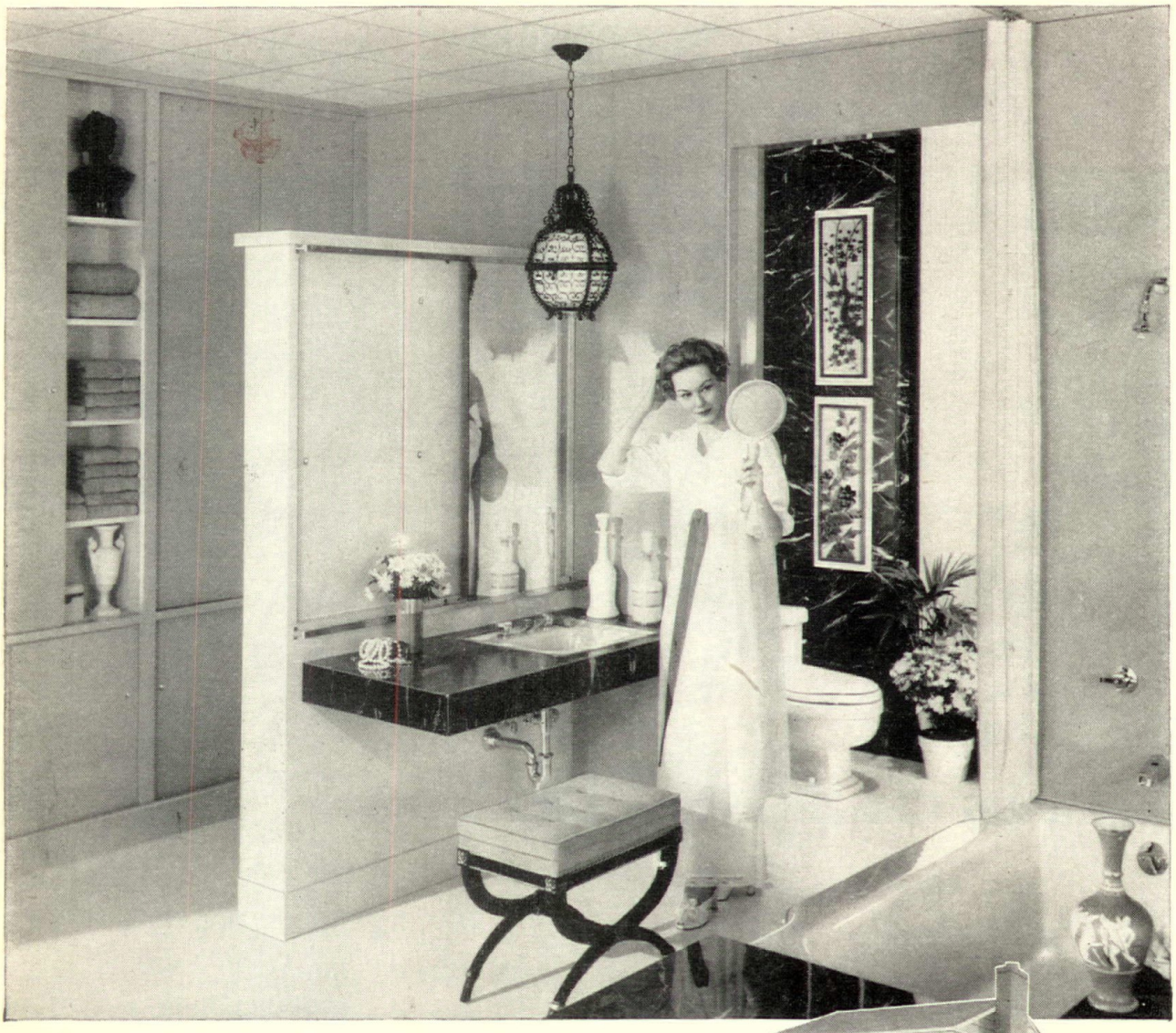
KITCHEN CABINET UNITS • CABINET WORK • STAIRWORK • DISAPPEARING STAIRS • LAMINATED PLASTICS



...because women want
washable walls...

Women's Congress Homes Feature Marlite

Bathrooms and utility rooms in the new Women's Congress Homes, Munster, Indiana, are paneled in Marlite plastic-finished paneling. Marlite bathrooms, like the one shown above, have all the easy-housekeeping features that women ask for.

According to Ray Schaub, president of Lake Shore Builders, Marlite was selected for these women-planned homes for three reasons: 1. Marlite is a perfect dry-wall material for luxurious interiors, 2. It is easily installed without delays, and with a minimum of muss and fuss, and 3. Homes sell faster with Marlite's customer-wanted features; beauty, permanence, ease of cleaning.

For your next building or remodeling project, plan on Marlite paneling. See your building materials dealer, consult Sweet's File, or write Marlite Division of Masonite Corporation, Dept. 822, Dover, Ohio.

OPERATION Better Your Living HOME IMPROVEMENT

that's the beauty of **Marlite®**

plastic-finished paneling

MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

THE Quality Touch SOLD THIS HOME

Presentation of a pair of Schlage keys is an appropriate ceremony to mark the completion of a home sale—because Schlage locks very likely were the first sign of quality construction recognized by the home-buying prospects.

When today's brand-conscious buyers find the quality touch represented by Schlage locks, they sense that the builder has used the same careful judgment in selecting his other building products. Nothing tells your quality story better than the presence of Schlage locks throughout your homes.

Tell Schlage's "Touch of Quality" story to quality-minded buyers with Schlage's new Residential Promotion Package. For complete information on this colorful, complete merchandising program, contact your Schlage dealer or Schlage Lock Co., P. O. Box 3324, San Francisco, Dept. E-8.

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HARBORITE®

Harborite is the miracle overlaid fir plywood..

Sales offices and warehouse stock in ABERDEEN • ATLANTA
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(See yellow section of phone book under "Harborite" or "Harbor Plywood")

beveled siding

super-resistant to wear, weather and water

HERE'S THE famous Harborite overlaid plywood in a brand new wonderful form . . . the finest beveled siding yet developed!

SO EASY TO handle, cut, paint, it saves money every step of the way. "Reduced my labor, material and painting costs at least 30 per cent!" says Contractor Frerichs of Oakland.

SO BEAUTIFUL in appearance it enhances the value of any home! So long lasting, it pays for itself in lowered repainting and maintenance costs!

ON YOUR NEXT construction or remodeling job be sure to specify Harborite beveled siding!

AVAILABLE AT YOUR LUMBER DEALER

Size 12" x 96" packed 14 pieces to the carton with net coverage of 105 square feet.

GOES ON FASTER!

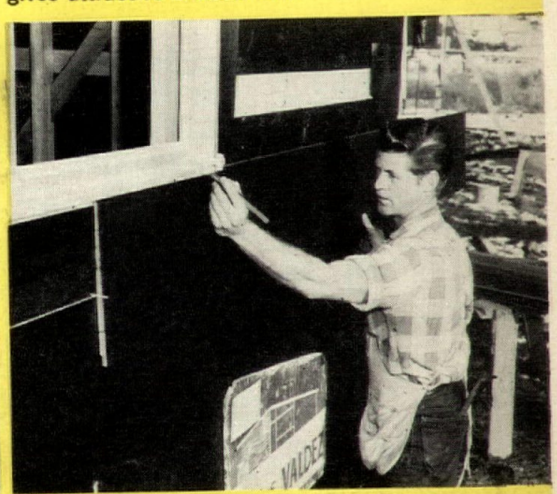
Costly man-hours saved! One man easily applies lightweight panels. After setting first course, exclusive rabbeted lap provides automatic alignment . . . eliminates further chalk-lining and measuring.

NAILS FASTER!

Nailing is easier, faster because Harborite Beveled Siding is a complete package. No furring strips are required. The beveled back fits snugly against studs or sheathing. Over-lap gives attractive shadow line.

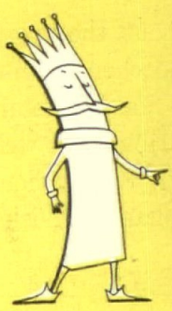
PAINTS FASTER!

Paint goes on faster, easier on the super-smooth overlaid face . . . lasts longer, looks better. Completely resin sealed. The overlay eliminates checking . . . knot holes . . . surface patches . . . hides grain raise.



TRIMS, FITS FASTER!

A cinch to install around windows and openings without wedges. Simply mark and saw. Overlay assures neat edges. No splitting . . . no re-sawing for square ends. Rehumidified to minimize shrinkage.



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Aberdeen
Washington

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HARBOR PLYWOOD CORPORATION 8HH
ABERDEEN, WASHINGTON

Please send me:

- ☐ More information on HARBORITE Beveled Siding.
- ☐ A sample of beveled siding.
- ☐ Information on other HARBORITE building uses.

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Firm_____

Address_____

City_____ Zone____ State_____

HOME BUYERS WANT DISHWASHERS AND DISPOSERS!

WESTINGHOUSE UNDERCOUNTER DISHWASHER holds a complete dinner service for ten. It has the exclusive Temperature Monitor, which guarantees 140° hot water for perfect washing and drying. Available in a wide selection of front panel colors and finishes.

✻ **WESTINGHOUSE FOOD WASTE DISPOSER** requires less than one service call per 100 installations according to actual records.

Here's how Westinghouse helps you meet this demand

Imagine yourself standing in this beautiful kitchen and telling prospects, "you'll never have to put your hands in dishwater again!" and "you'll never have to bother with garbage again!" You just won't find any more convincing sales arguments than these.

When it's a *Westinghouse* Dishwasher and Food Waste Disposer you're talking about, the story is even stronger. For this is the kitchen clean-up team home owners can rely on. For full details, contact your Westinghouse Distributor or write to Contract Sales Department, Westinghouse Electric Corporation, Major Appliance Division, Mansfield, Ohio.

YOU CAN BE SURE...IF IT'S Westinghouse

EXHIBITOR NATIONAL HOUSING CENTER

ANNOUNCING HAGER'S NEW

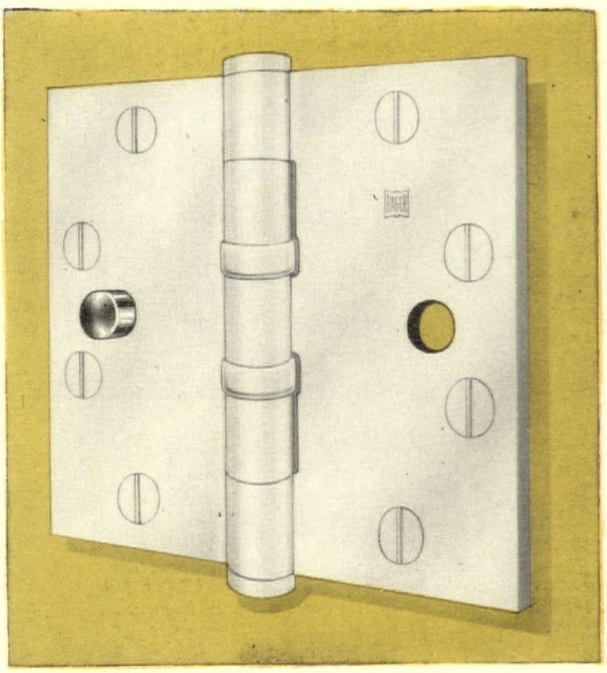
Syncretized SAFETY STUD

for maximum security

even if the pin is pulled...

you can't pull

the leaves apart!



IT'S

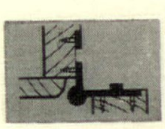
TAMPER-PROOF

Available on all Ball Bearing and template Plain Bearing Butt Hinges, at additional charge. Specify Symbol SH.

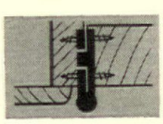
No question about the simple unfailing function of HAGER'S new SYNCRETIZED safety stud. Come night-fall when doors swing shut, an inconspicuous yet rugged metal stud on one hinge leaf penetrates the thickness of the other. All's secure. Pull the pin...knock off the knuckles...the leaves remain "locked" at a point beyond a prowler's reach. Here is maximum security in a handsome, Hager hinge!

For pilfer-proof protection specify Hager's new *Syncretized* Safety Stud feature on that next *security* job!

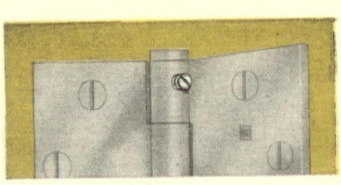
EVERYTHING...security, flawless performance, beauty...Hinges on Hager!®



1. Position of syncretizing metal stud when door is open. It is unnoticed.



2. Door closed. Leaves are interlocked by metal stud, preventing movement of door in *any* direction with respect to jamb.



FOR MEDIUM SECURITY... specify set screw in barrel reducing easy pin removal.

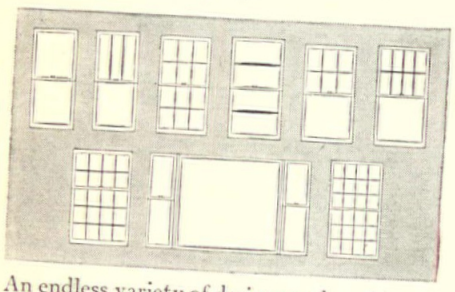
Specify symbol N.R.P.

© 1957 C. HAGER & SONS HINGE MANUFACTURING COMPANY • ST. LOUIS 4, MISSOURI

Monticello, the home and burial place of Thomas Jefferson, is situated on the top of a low mountain, three miles east of Charlottesville, Virginia. Monticello is the Italian word for Little Mountain.

Durable Double Hung Wood Windows Lend Cheeriness to Jefferson's Monticello

Relative inexpensiveness permits generous use of double hung wood windows with metal weatherstripping.



An endless variety of design can be achieved with double hung wood windows. They are easily shaped and their surface receives and holds any type of finish.

No architect ever built himself a better home, or put more of his personality in it, than Thomas Jefferson, our third president, did at Monticello. Always conscious of the influence of local materials and craftsmen, Monticello was constructed with timbers cut from the woods, and the bricks, nails and much of the hardware was made on the property. Of particular note in the design of Monticello are the large double hung wood windows that afford ample light and add to the allover beauty of the home.

Panes in today's double hung wood windows are four inches wider, affording an average of 20% more usable glass area in the same size wall dimension opening. This has been achieved through the use of spring sash balance or other modern type balances. Cost has also been reduced, since only four low cost springs serve the purpose of the more elaborate equipment used in the past. The efficiency of modern double hung wood windows has been further increased through the use of metal weatherstripping. It adds to the comfort, convenience and protection of the home. Also, it is a substantial factor in reducing fuel cost.

WEATHERSTRIP *Research* INSTITUTE

OFFICE OF THE SECRETARY, BOX 128—RIVERSIDE, ILLINOIS

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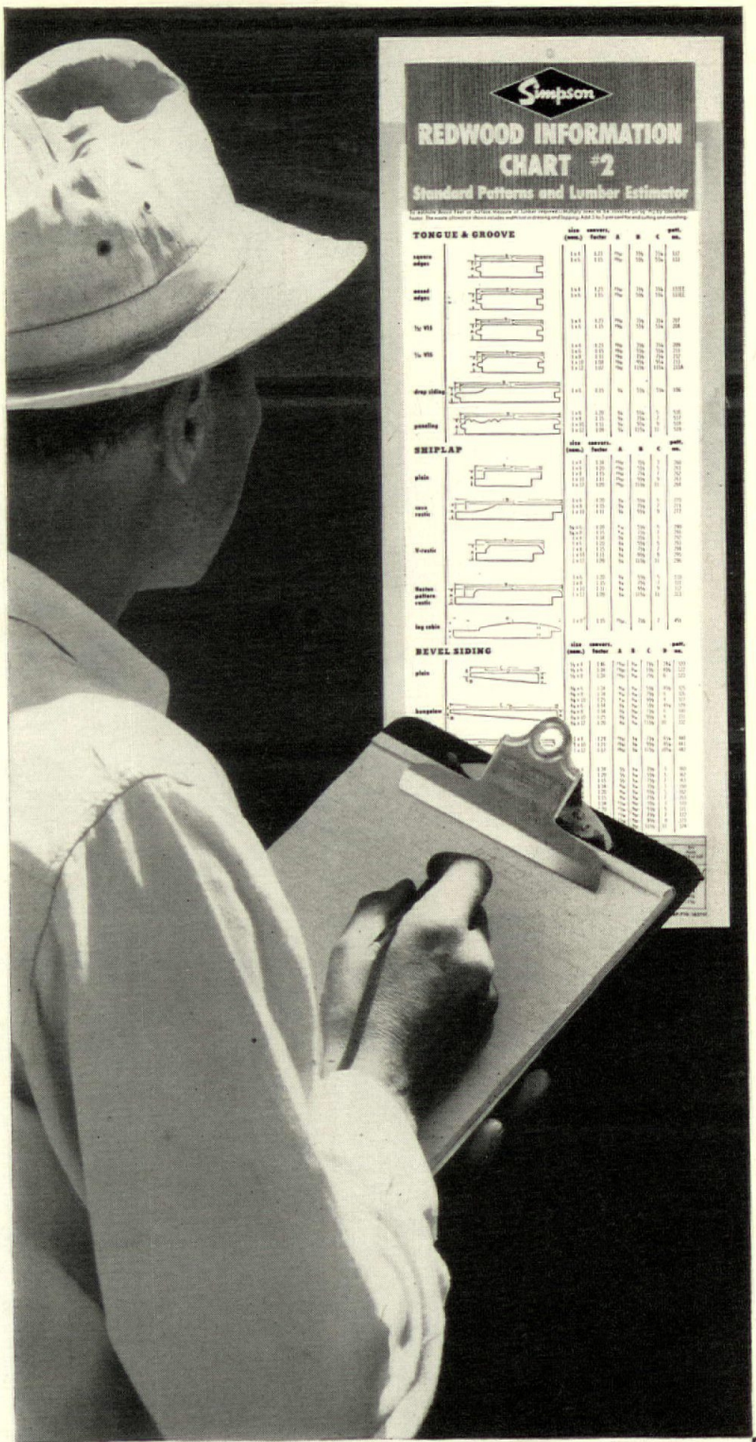


free!

redwood information chart #2

"STANDARD REDWOOD PATTERNS AND LUMBER ESTIMATOR"

Here is the second in a series of wall charts designed by the Simpson Redwood Company to familiarize you with redwood, one of the most beautiful and durable of building materials.

Redwood Information Chart No. 2, "Standard Redwood Patterns and Lumber Estimator," is a handy reference wall-chart, size 8½″ x 22″, printed on heavy card stock. Illustrates all of the common redwood patterns, showing dimensions and pattern numbers—plus the conversion factors for estimating board feet. For your free information chart just fill out coupon and mail.

Watch for Simpson full-page, full-color ads in the Saturday Evening Post.

Only the finest redwood bears this brand.

REDWOOD FACT:

Redwood has the lowest volumetric shrinkage of any commercial American wood. It shrinks and swells less and has less tendency to cup or warp in changing moisture content. For a moisture content change of 1% the volumetric change is only .24%.

Simpson

Simpson Redwood Company SR73
235 Montgomery Street, Room 3107,
San Francisco, California

free

- ☐ Redwood Information Chart #2 "Standard Redwood Patterns"
- ☐ Redwood Information Chart #1 "Grades and Their Uses"

NAME_____

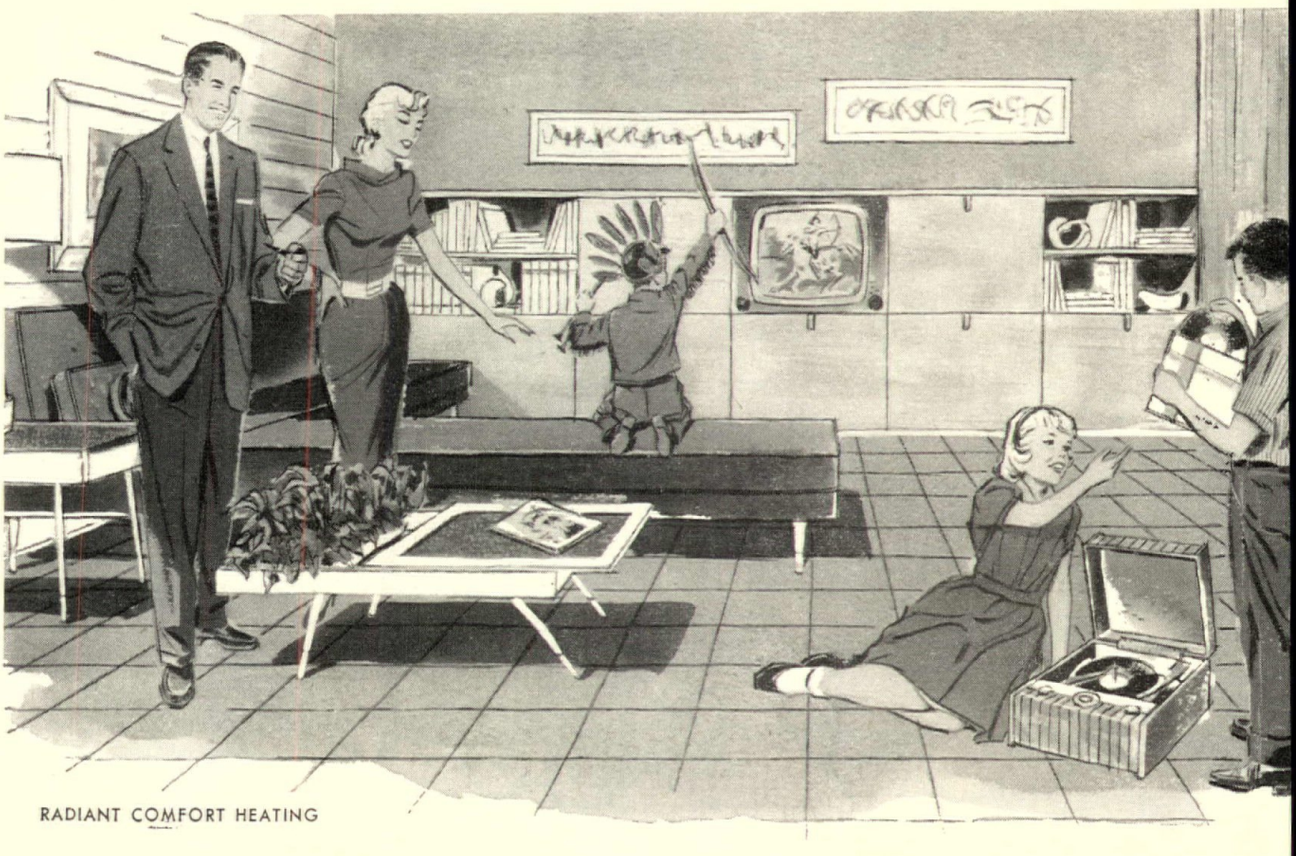
FIRM NAME_____

ADDRESS_____

CITY_____ ZONE____ STATE____

SIMPSON REDWOOD COMPANY

ARCATA, CALIFORNIA—Sales Office, 235 Montgomery St., San Francisco. Regional Offices: Atlanta, Chicago, Cleveland, Dallas, Kansas City, Los Angeles, Minneapolis, New York—Mills at Arcata, Eureka, Klamath, Korbel, California. Member California Redwood Association.

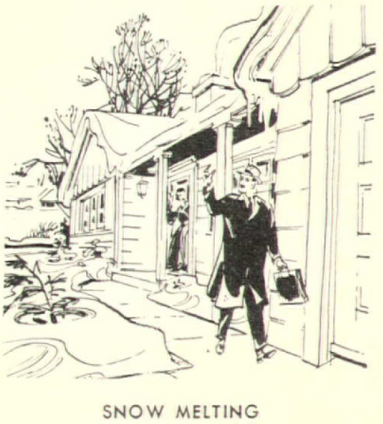


RADIANT COMFORT HEATING

B&G *Hydro-Flo*®

...the finest in living comfort for homes

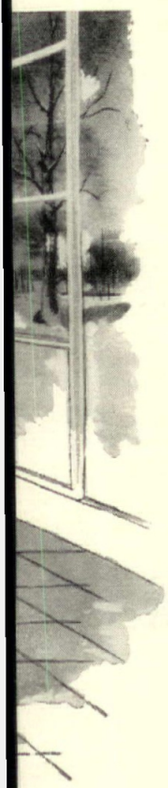
SUMMER COOLING



SNOW MELTING

HOT FAUCET WATER

To custom-built luxury homes or low cost multi-unit developments, a B&G *Hydro-Flo*



ONLY *Water* OFFERS ALL FIVE

Why penalize your homes with inferior comfort equipment when *it's easier to sell the best?* A B&G *Hydro-Flo* System adds genuine distinction and sales value to any home... offers all the immediate and potential advantages which only *circulated water* can provide.

Money can't buy finer, yet the benefits of the B&G *Hydro-Flo* System are within the cost limits of the modest home. This system offers not only the best in heating but an option of such additional features as summer cooling, snow melting and zoning. These features can be included originally, or added when the owner's budget permits.

The basic B&G *Hydro-Flo* System enriches a home with *radiant warmth*... warm, draftless floors... uniform temperature... *superior heating by any standard!* Plus a limitless supply of hot faucet water, economically heated by the same boiler that heats the house.

Most easily zoned—ideal for split-level homes

For split-level homes, the B&G *Hydro-Flo* System challenges comparison! The simplicity of equipment, piping and controls permits the necessary zoning in the most economical and dependable manner. *Better heating at smaller cost!*

SYSTEM

in every price bracket

SIMPLIFIED ZONING

System adds sales-making distinction

THE B & G BOOSTER PUMP

The key unit of a B&G *Hydro-Flo* System is the Booster Pump. This electric pump is used to circulate water for heating the house in winter, cooling it in summer and for snow melting panels.

The B&G Booster and auxiliary *Hydro-Flo* equipment can be installed on any hot water heating boiler. A majority of boiler manufacturers include *Hydro-Flo* units as standard equipment on their "package" boilers.

Quiet, vibrationless operation and long-lived dependability are the outstanding characteristics of the B&G Booster. Over 2,000,000 of them *have been installed to date!*

Get the complete story—send for color illustrated booklet.

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MORE BUILDERS CHOOSE

Here's how the most famous garage door helps sell your homes:

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- Dramatic demonstration of radio operator
- Sales training for builder salesmen
- Free literature and point-of-purchase aids
- Local newspaper advertising
- A written guarantee covering all materials and service

OVERHEAD DOOR CORPORATION • Hartford City, Indiana

Manufacturing Divisions: Hillside, N.J.; Nashua, N.H.; Cortland, N.Y.; Lewistown, Pa.; Oklahoma City, Okla.; Dallas, Tex.; Portland, Ore.

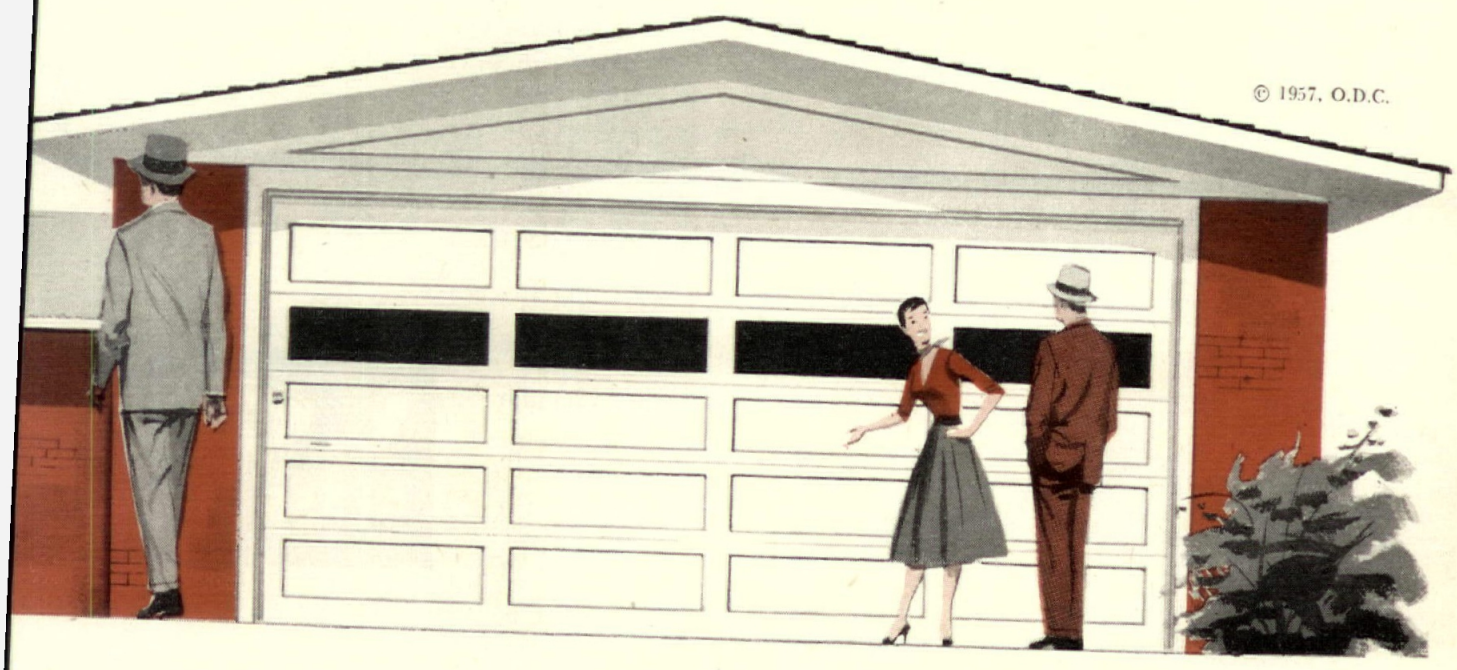
THE

"OVERHEAD DOOR"

TRADE MARK

THAN ANY OTHER BRAND

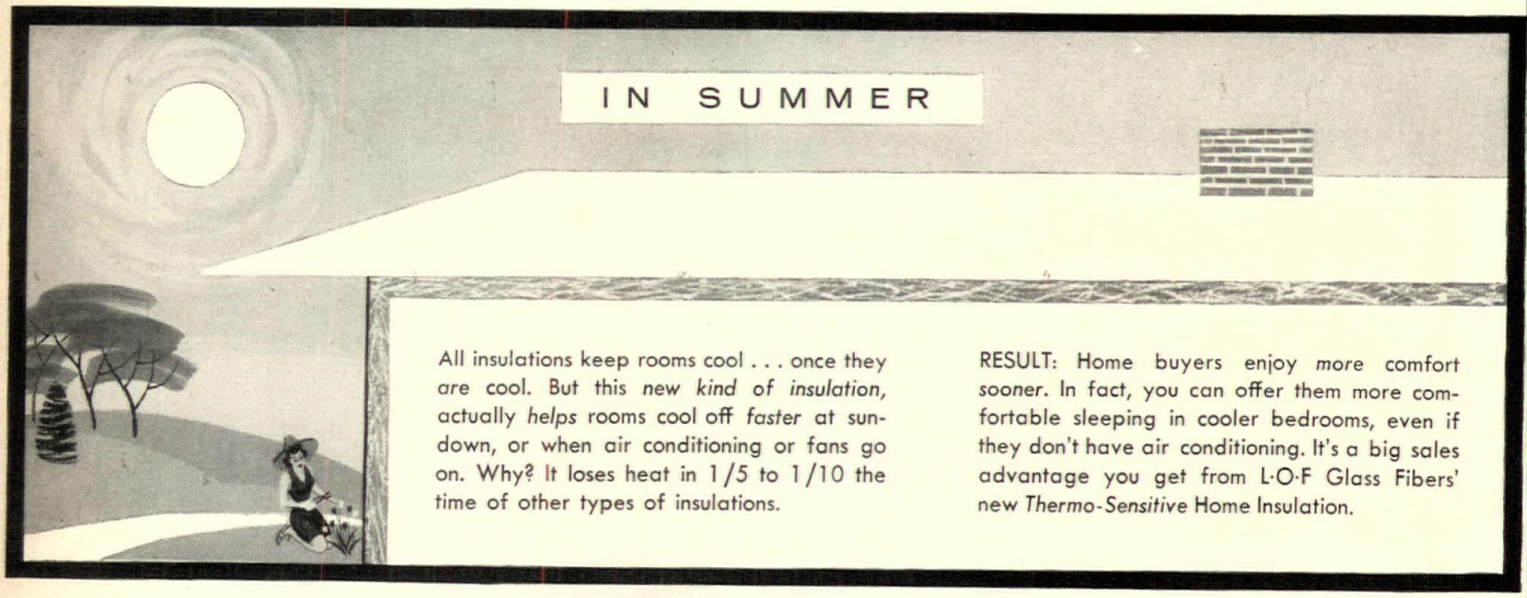
...and this statement has been true for the past 36 years!



© 1957, O.D.C.

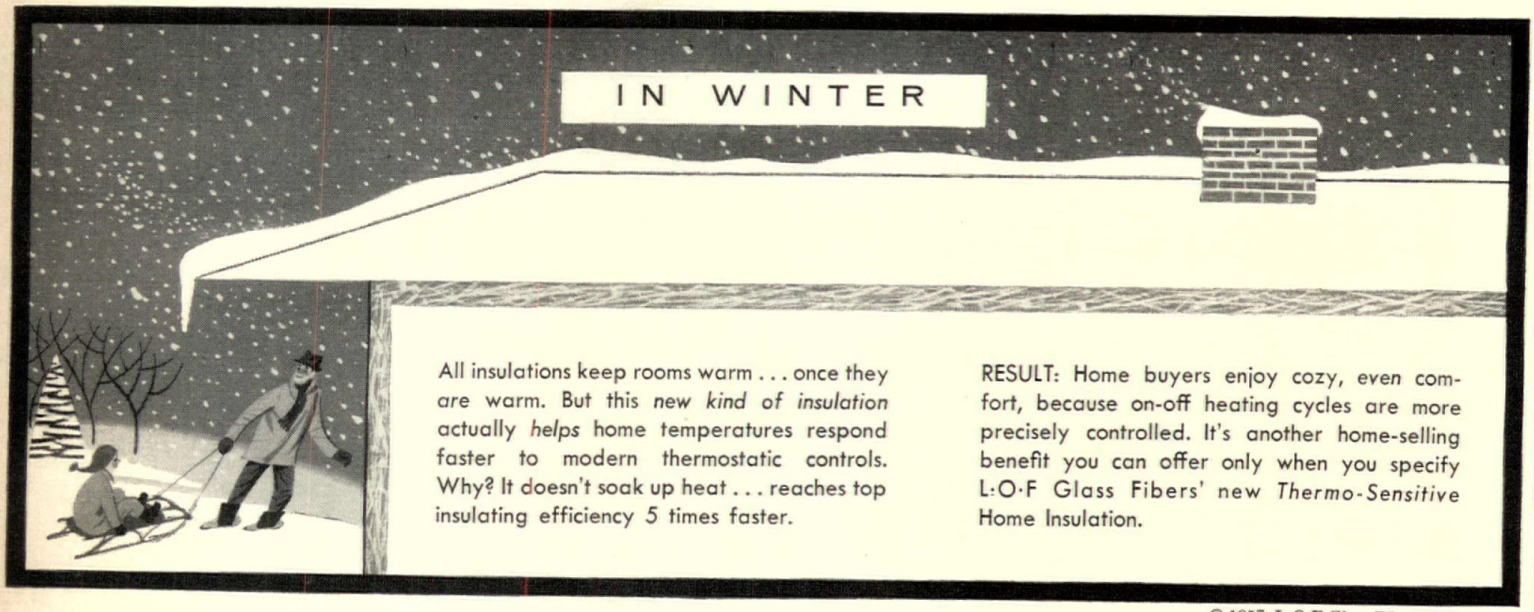
Now . . . a new insulation that does more than just insulate!

L·O·F Glass Fibers' **Thermo-Sensitive** Home Insulation actually helps homes cool off faster . . . cost less to heat



All insulations keep rooms cool . . . once they *are* cool. But this *new kind of insulation,* actually *helps* rooms cool off *faster* at sundown, or when air conditioning or fans go on. Why? It loses heat in 1/5 to 1/10 the time of other types of insulations.

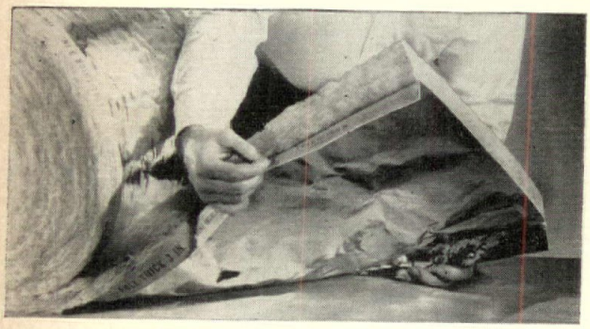
RESULT: Home buyers enjoy *more* comfort *sooner.* In fact, you can offer them more comfortable sleeping in cooler bedrooms, even if they don't have air conditioning. It's a big sales advantage you get from L·O·F Glass Fibers' new *Thermo-Sensitive* Home Insulation.



All insulations keep rooms warm . . . once they *are* warm. But this *new kind of insulation* actually *helps* home temperatures respond faster to modern thermostatic controls. Why? It doesn't soak up heat . . . reaches top insulating efficiency 5 times faster.

RESULT: Home buyers enjoy cozy, even comfort, because on-off heating cycles are more precisely controlled. It's another home-selling benefit you can offer only when you specify L·O·F Glass Fibers' new *Thermo-Sensitive* Home Insulation.

© 1957, L·O·F Glass Fibers Company



Resilient, compression-packed insulation unrolls to proper thickness. Retains snug fit, minimizes heat losses between framing members and edge of blanket. Reflective facing acts as vapor barrier, turns back radiant heat, extends to form handy fastening tabs.

Builders benefit, too, from L·O·F Glass Fibers' new *Thermo-Sensitive* Home Insulation. This lightweight, resilient blanket is easy and pleasant to handle . . . allows fast, one-man installation. You can get quick delivery from a distributor nearby. Get the full story on this amazing new insulation today. Write Dept. 21-87.

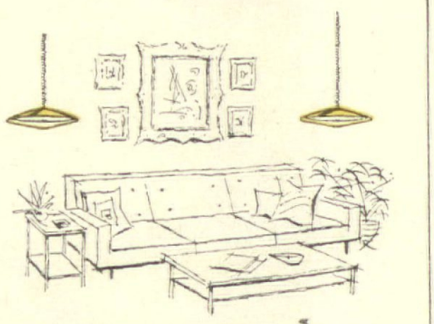
L·O·F GLASS FIBERS

L·O·F GLASS FIBERS COMPANY • TOLEDO 1, OHIO

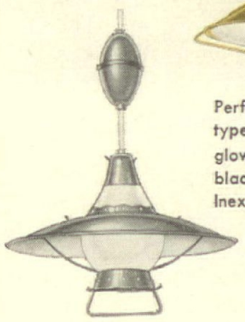
newest from virden

to add sales appeal to your new homes

Pulldowns!



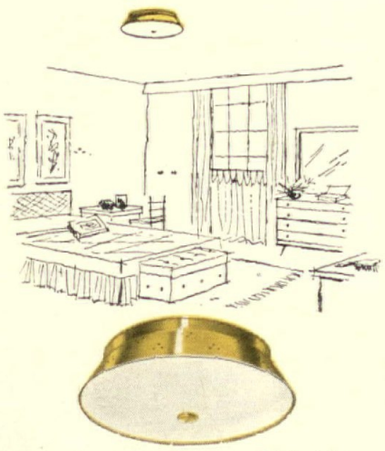
Gain immediate interest with this new concealed-reel pulldown. Beautiful pebbled brass in new Mylar scratch-resistant finish. **V-1580**



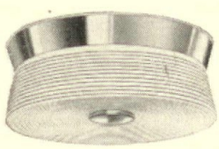
Perfect for your ranch-type homes. Finish is glowing copper with black trim. A beauty. Inexpensive, too. **V-1791**

Decorator touch at a budget price. Ceramic glass has an unusual polka dot design. Brass trim. **V-1553**

Ceiling Fixtures!



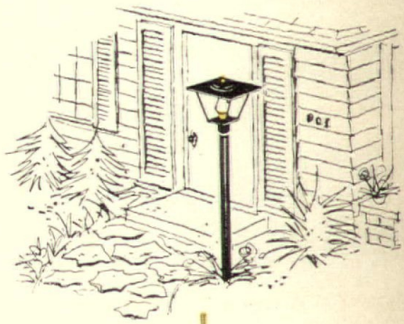
Just right for your lovely homes. Polished brass shade is perforated for added interest. **V-4520**



Set your home apart with the cool beauty of chromium. Excellent in hallways, kitchens, family rooms. **V-4352**

Good taste in any room. Especially effective when used with matching pulldown V-1553 shown opposite. **V-4553**

Outdoor Lanterns!



Traffic stopper . . . use this new modern twin post lantern. Excellent accent to set off the smart lines of your contemporary homes. **V-7920**

New economy post light. Traditional design that will gain added interest and attention. **V-7813**

Warm welcome shines from this lovely lantern. Tells prospects your homes are built with extra care. **V-7930**

Ask your Virden Distributor about our Model Home Plan

Yes, these days *extra* sales appeal *is* necessary to sell new homes. And it is so easy to get with Virden Lighting. Shown here are just a few of our newest designs. Each styled to add the magic that makes prospects (especially women) remember, desire and buy your homes.

Let Virden fixtures sell for you. They cost no more — and there are literally hundreds to choose from. See your Virden distributor or write for our new catalog. Fill in your name at the bottom of this ad. Mail it to John C. Virden Co., Dept. HH, 6103 Longfellow Avenue, Cleveland, Ohio.

BEAUTY · COMFORT · SAFETY

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LIGHTING
Member American Home Lighting Institute

Your Name

Your Address

Your City

For 1957 selling... builders are turning to Mosaic Ceramic Tile

Today, Mosaic Ceramic Tile is stocked locally in all major cities. For the builder, this means a new experience in fine tile service. Selection, too! The complete Mosaic line includes Carlyle Quarry Tile, ceramic mosaics, glazed wall tile, a complete selection of trim and harmonizing All-Tile Accessories—all in a wide range of readily available colors. Call on your Tile Contractor for free estimates, and visit your nearby Mosaic Showroom where you can inspect actual samples of all Mosaic ceramic tile products.

MOSAIC®

For free estimates on Mosaic Tile, see the yellow pages for your Tile Contractor, Ceramic

THE MOSAIC TILE COMPANY America's largest manufacturer of ceramic tile.

Member—Tile Council of America, Inc. & The Producers' Council, Inc.
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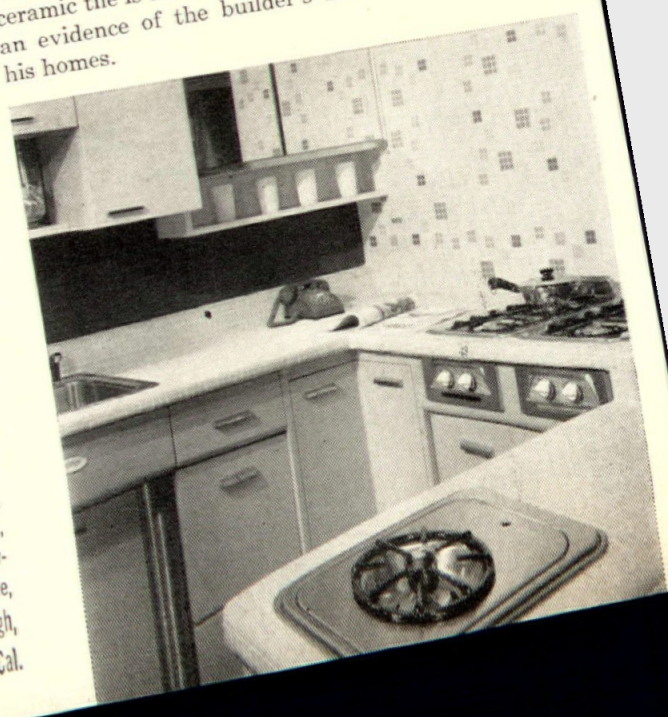
WAREHOUSES AND SHOWROOMS: Atlanta, Baltimore, Boston, Buffalo, Chicago, Cleveland, Corona, Cal., Dallas, Denver, Detroit, El Segundo, Cal., Fresno, Greensboro, E. Hartford, Hempstead, L. I., N.Y., Hollywood, Ironton, Ohio, Jackson, Miss., Little Rock, Matawan, N. J., Miami, Milford, Conn., Milwaukee, Minneapolis, New Orleans, New York (Showroom only), Philadelphia, Portland, Rosemead, Cal., Salt Lake City, San Antonio, San Diego, San Francisco, Santa Clara, Calif., Seattle, Tampa, Washington, D.C., Zanesville, Ohio. REPRESENTATIVES: Birmingham, Cincinnati, Kansas City, Oklahoma City, Pittsburgh, St. Louis. FACTORIES: Zanesville and Ironton, Ohio; Matawan, N.J.; Little Rock, Ark.; Jackson, Miss.; Corona and El Segundo, Cal.

In homes for the "carriage trade" a pool is a sought-after feature today—no longer just a "future improvement". And what finer finishing touch than a deck like this of colorful Cherokee Carlyle Quarry Tile (a product of Mosaic). Notice the tile steps in the background, an interesting detail for homes of any size. It's easy to see why they call Carlyle Quarry Tile "the home builder's tile".

Even a few square feet of ceramic tile say, "This is a quality home". In this space-saving kitchen work-center, the ceramic mosaic tile wall and countertops are plus-values quickly recognized, appreciated far beyond their actual cost. In bathrooms, especially, ceramic tile is the looked-for floor and wall material—an evidence of the builder's belief in the future of his homes.



THE CEILING: FORESTONE

Most families today need relief from nerve-jangling household noise. Homes are much noisier today than in the past. Larger families, hobby activities and more frequent entertaining, more noisy appliances, smaller rooms, floor plans that are more open —all add up to a conscious desire for sound-control in the minds of thousands of husbands and wives. They talk about it, and wonder what they can do about it!

Simpson Forestone can help you sell more homes by capitalizing on this conscious need for home sound-control. Forestone is the first economical sound-conditioning material ever developed especially for home use. It absorbs up to 70% of the interior noise that hits it, and its fissured, decorator-styled texture adds a restful, luxurious appearance to every room where it's installed. Forestone quiets rooms—beautifully!

Today's home market is a rough, competitive one. Perhaps Forestone sound-conditioning is what you need to increase your sales. Why don't you look into it today?

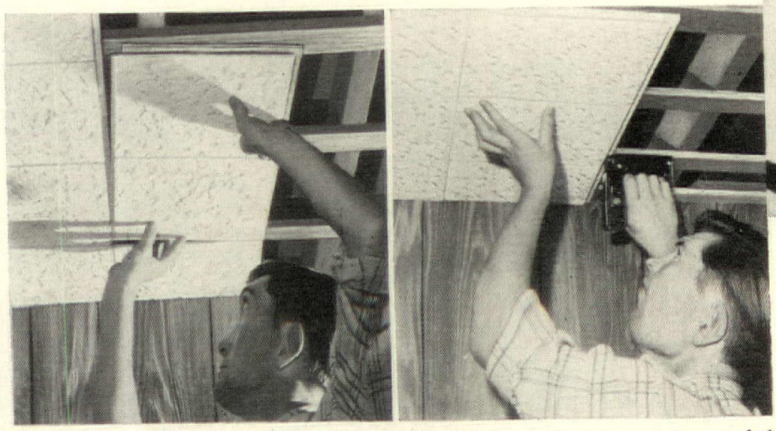
Quiet rooms sell homes

Use Forestone Because:

- Effective sound-control.
- Beautiful texture; no mechanical, perforated look.
- Low in cost, economical to install; your own men can do it.
- National distribution through certified Simpson acoustical contractors and lumber dealers.
- Excellent for commercial and institutional use; comes in a variety of shapes and sizes.
- Backed by national consumer advertising in "Saturday Evening Post," "Better Homes & Gardens" and "Sunset."

Write today for complete information on Forestone: Simpson Logging Company, 1008 White Building, Seattle, Washington

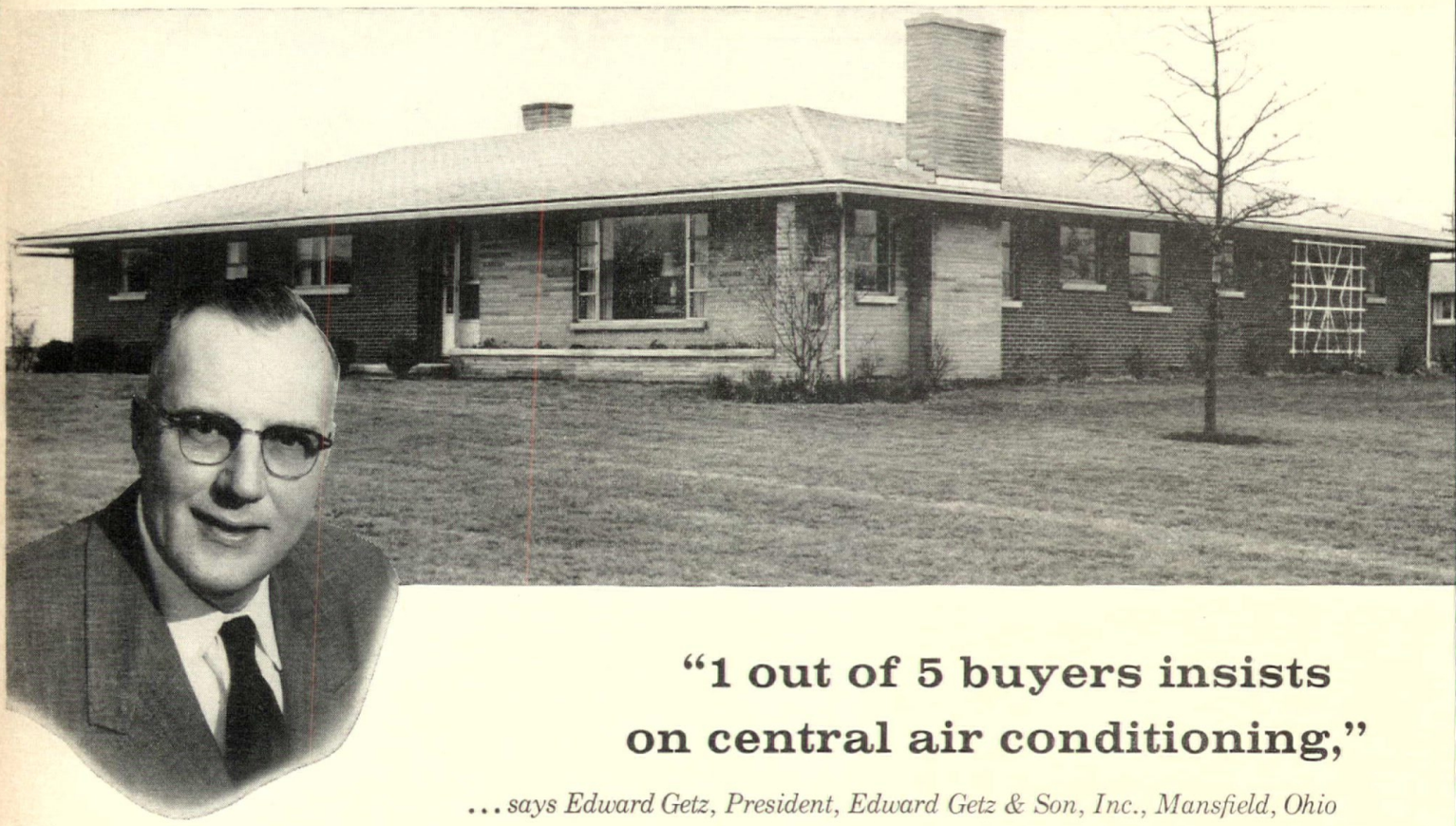
SIMPSON LOGGING COMPANY
SHELTON, WASHINGTON



This is the 9/16″ x 12″ x 24″ flanged, tongue and groove Forestone being stapled into place. It may also be nailed or cemented. Your own men can do it—easily and economically!

Simpson Forestone®
FISSURED WOODFIBER ACOUSTICAL TILE

AIR CONDITIONING SELLS TODAY'S HOMES



"1 out of 5 buyers insists on central air conditioning,"

... says Edward Getz, President, Edward Getz & Son, Inc., Mansfield, Ohio

"We notice a growing number of prospects express a strong interest in air conditioned homes," says builder Edward Getz. His firm builds custom-designed houses southeast of Mansfield, Ohio. "Now about 20% of our buyers have air conditioning installed when their home is built. In line with today's trend, we equip all our houses for eventual central air conditioning."

Addition of central air conditioning is simplified in Mr. Getz' homes, because they are heated with warm-air furnaces. Lennox cooling units are easily tied into existing ductwork and circuits installed when the home is built. All Lennox air conditioners come factory-charged with Du Pont "Freon-12" or "Freon-22" for safe, trouble-free refrigerant performance.

Always insist on units charged with Freon*—today's best-known refrigerant

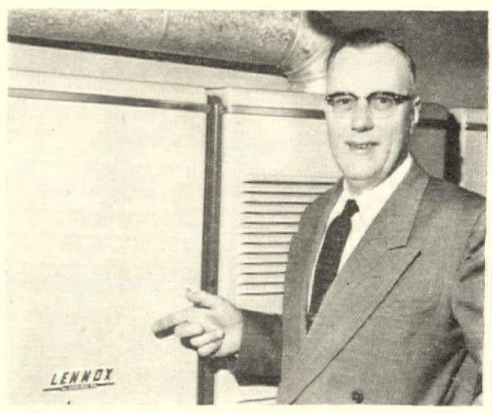
For the home air conditioning systems you install, top-quality refrigerants are essential to the efficient, trouble-free operation your buyers expect. That's the kind of performance you can count on with "Freon"—the refrigerant more home owners *know*.

In a recent poll of owners of home air conditioning, 35% of respondents readily named "Freon" as the refrigerant in their units. Further "Freon" was the *only* refrigerant identified by name—an impressive measure of its widespread acceptance.

For more than 26 years "Freon" has set refrigerant standards for the air conditioning and refrigeration industries. Du Pont's research and manufacturing leadership assures you uniformly high quality and unsurpassed purity. "Freon" refrigerants are acid-free, dry and safe—nonflammable, nonexplosive, noncorrosive and virtually nontoxic.

Plan to include air conditioning in the homes you build, and when you do, be sure the cooling systems are charged with a dependable "Freon" refrigerant.

To learn how air conditioning has helped others sell homes, send for the Du Pont brochure "What Successful Builders Think of Home Air Conditioning." For your free copy write *E. I. du Pont de Nemours & Co. (Inc.), "Freon" Products Division #128, Wilmington 98, Delaware.*



• Builder Edward Getz shown with a Lennox heat-or-cool unit of the type installed in his custom home near Mansfield, Ohio. Cooling systems in all units are charged with dependable "Freon" refrigerants.

FREON® REFRIGERANTS

**Freon and combinations of Freon- or F- followed by numerals are Du Pont's registered trademarks for its fluorinated hydrocarbon refrigerants.*

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BETTER THINGS FOR BETTER LIVING
...THROUGH CHEMISTRY

for **FASTER, EASIER HOME SALES**

FREE SALES SUPPORT—

when you tie-in with the

1957 BRICK ADVERTISING CAMPAIGN

Reaching your prospects over 62,250,000 times in national magazines like LIFE, LIVING for Young Homemakers, AMERICAN HOME

You know what surveys show, year-in year-out . . . homebuyers want *brick* 2 to 1 over a second choice. They like the beautiful texture and color, freedom from maintenance, sturdy construction, fire-safety, and all-weather security. So *build with brick* for prestige and fastest sales at sound profit margins. *Tie-in* with brick's advertising program. *Use all* of the tested merchandising aids *obtainable from your brick supplier.*

For additional information write to —

Structural Clay Products Institute

1520 18th Street, N. W., Washington 6, D. C.

LOOK FOR THIS EMBLEM

BRICK
your best buy for building
STRUCTURAL TILE

Reg. T.M., SCPI

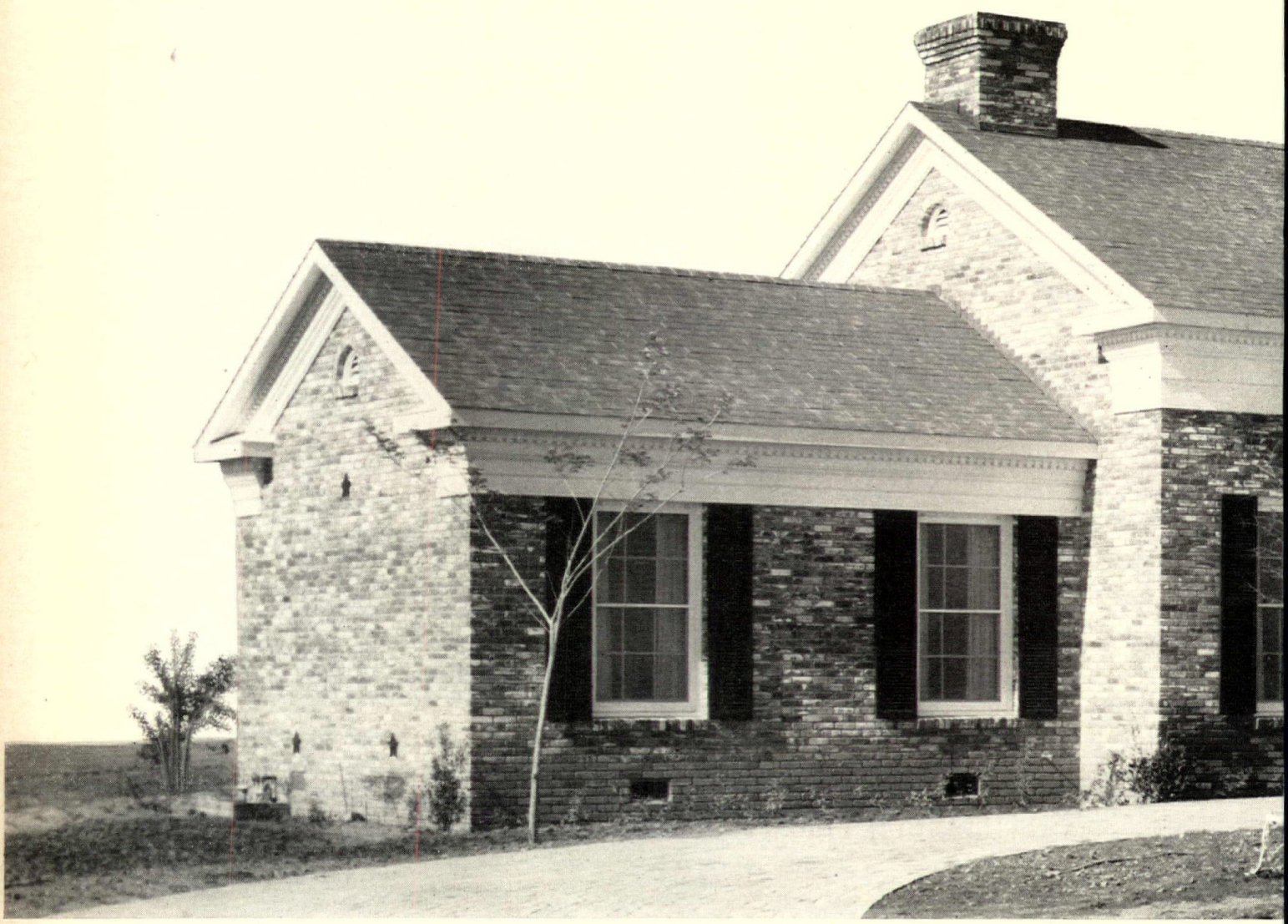
Displayed by brick suppliers who co-operate in this national campaign that brings these merchandising helps to you.

"Bildrite saves money

"That extra strength really helps,"
says Ulmer. "Once the Bildrite goes on, walls stay solid and straight and plumb. Makes nice clean cuts around door and window openings. We find it's easy on the saw blades, too."

Insulite Wool cuts cooling costs.
As most of his new homes are completely air conditioned, Ulmer uses Insulite Fiberglas Wool in foil-enclosed batts to insure highest efficiency and lowest cost for cooling units.

John L. Ulmer
has had 16 years experience as a builder, and has used Insulite products for the same length of time. He does much of his own designing and moves his own cabinet shop on wheels to each job.



on any type of home"

"Yes, with Bildrite I've saved as much as 40% on labor costs," says John Ulmer of Little Rock, Ark.

In the beautiful River Ridge district of Little Rock, Arkansas, John Ulmer builds, on the average, 12 homes per year. Right now he's building custom houses ranging from $50,000 to $100,000.

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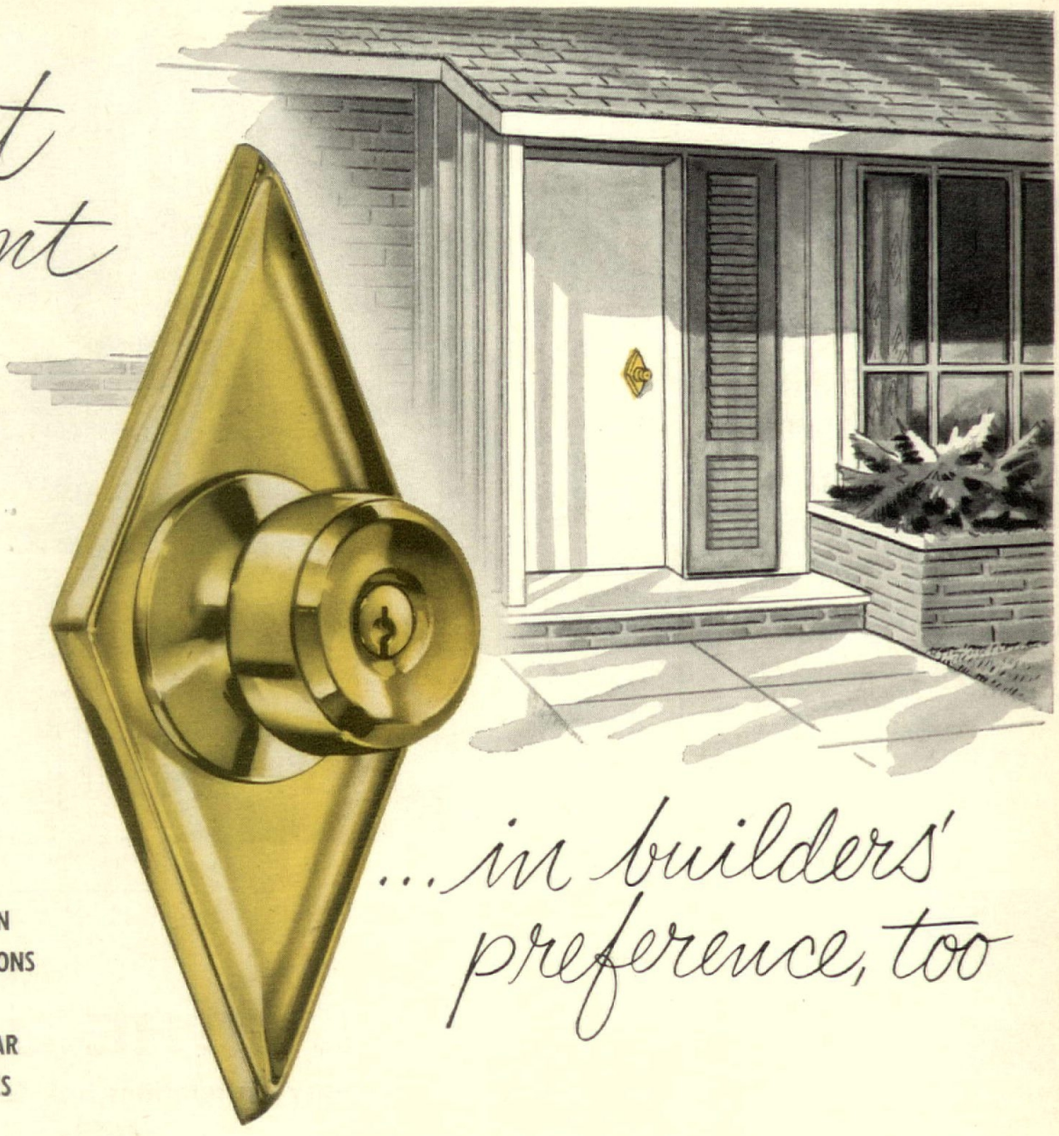

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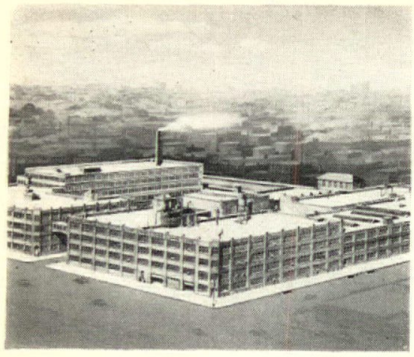

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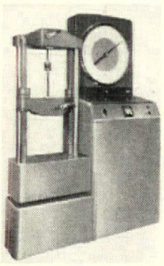

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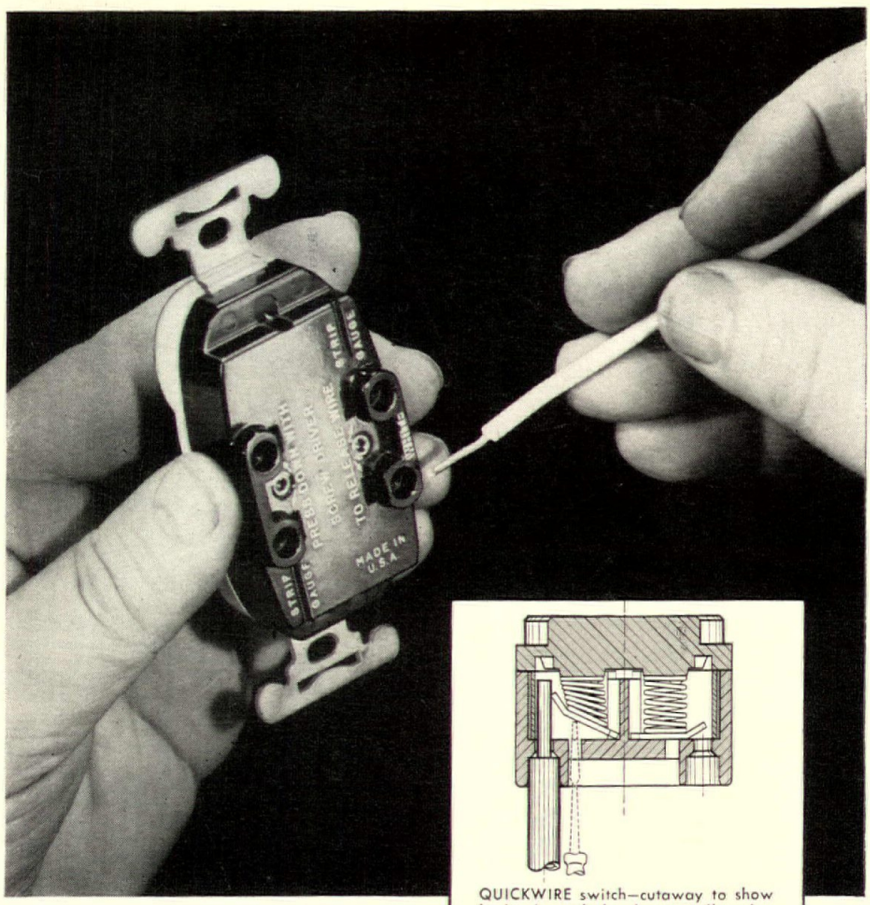

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ROUNDUP

Will discount controls choke the mortgage market (cont'd)?

Has Congress legislated another mortgage famine?

There were some signs of it in mid-July. Several major lenders quietly told their mortgage correspondents they were pulling out of the FHA and VA market, at least temporarily. Reason: with discount control required by the new housing law, and with lenders unsure how the agencies would write the regulations, lender worried lest commitments made now might be illegal when the time comes to send the loan to FHA.

Even if FHA—as Washington insiders forecast—approves all deals made before discount controls are imposed, more and more lenders are getting fed up with government-controlled interest rates so far from the market yield.

A big Boston-based insurance company, a big Philadelphia mutual bank, and an Iowa insurance company were among the major lenders reported out of the FHA-VA market, or seriously considering it. More insurance companies, including big ones in New York, were on the verge.

Why President Eisenhower didn't veto the Housing Act

For a while, some of President Eisenhower's advisers (among them Economic Council Chairman Saulnier) were considering urging him to veto the Housing Act of 1957 (see p. 41). Then they had a better idea: sign it and try to undo its worst features administratively.

The President's rebuke to Congress for the "serious defects" in the new law also gives a good indication of what the housing policy battles of 1958 will be fought over.

Discount control—darling of the frozen-interest rate politicians—doesn't work, the President says. It just gums up the private housing economy. So does forcing Fanny May to pay above the market prices for special assistance mortgages. And ditto for the insane formula by which HHFA grants loans to build college dormitories at less than what the Treasury has to pay for money.

Eisenhower also makes it clear what he is going to do with all extra largesse Congress bestowed on things like urban renewal, FNMA mortgage buying, public housing, planning grants, etc. etc. He won't let his administrators spend any more money than what he asked for in the first place. Capitol Hill tempers will flare over this, but there isn't much Congress can do about it except scream.

By his forthright stand, the President has given private enterprise a rallying point to fight the increasing drift of housing programs toward more and more federal control—and suzerainty.

Citizens vs. builders: battle of the suburbs

You can find more and more evidence of suburbs tightening the rules for subdividing and building all the time. Montgomery County, Md., in the Washington suburbs, is writing an "anti-bulldozer" ordinance, for instance. It is aimed at preventing what The Washington *Post* decries as "wholesale stripping of all trees and vegetation from land marked for development" with resulting "excessive erosion, muddy streams, pollution and loss of attractive countryside." Builders and realtors are cooperating with the idea, which is smart public relations.

On Long Island, where the housing industry's standing with the public has been marred by local FHA scandals and accusations of bribery (June, News), things are not so happy. Smithtown, a village of some 35,000 faced with rapid growth, has just adopted minimum space rules for new homes which, builders cry, will prevent Cape Cod cottages. Smithtown demands at least 900 sq. ft. of ground floor for 1- and 1½-story homes, 650 sq. ft. of ground floor for 2-story homes. In some zones, the minima go up to 1,000 and 1,200 sq. ft. of ground floor.

Major court decision on integration due in California

Keep your eye on NAACP's suit against the Sacramento (Calif.) real estate board, most of the city's big realty firms and several builders (see p. 69). It's the first of its kind and it's aimed at forcing the housing industry to sell to Negroes in all new FHA and VA tracts. "This will be the real blockbuster if we win," says one NAACP aide. NAACP charges the defendants with secretly agreeing not to sell to Negroes. It wants not only an injunction, but civil and punitive damages. A judge has had the case under submission since March. This encourages NAACP leaders to look for a favorable verdict. Either way, the suit will probably be litigated up to the US Supreme Court.

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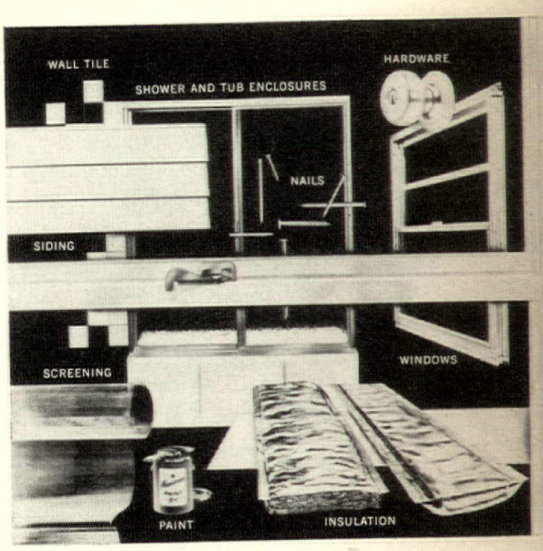

Use all these aluminum products to make your homes sell faster.

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VIEWS ON THE NEWS:

What's the matter with URBAN RENEWAL?

By Gurney Breckenfeld

Somebody has got to drop the polite mask under which urban renewal's troubles are being discussed if anything much is going to happen except more of today's discouraging mess. President Eisenhower took a step in this direction when he suggested to the conference of governors that maybe it would be better if the federal government got out of the field altogether. Ike's idea is for the states and cities to clean up their own slums, and to take over some of the revenue sources now pre-empted by Uncle Sam to finance the job. Most of the governors received his suggestion coldly, if politely. They seemed to say: "Nice philosophical idea, Mr. President, but everybody will gang up against it." As long as Democrats control Congress, chances are Congress will continue to vote big sums for renewal. So today's problem is to make today's law work.

Yet urban renewal is dragging in most US cities because:

1. *The federal process is too complicated and the federal agencies, both HHFA and the Urban Renewal Administration, need stronger leadership.* Part of the trouble lies in HHFA's legal division, which, until recently, has been trying to dictate how URA's lawyers will operate. The lawyers, many renewal experts complain, insist on so much dotting of the i's and crossing of the t's as to bottleneck progress. This preoccupation with minutiae is not confined to the legal minds. It runs through the whole fabric of renewal processing, both federal and local. Before improvement can be expected, Congress will have to pass a law making it clear that URA should take calculated risks to make things work faster. Without Congressional orders, federal bureaucrats will remain too timid to act decisively. They'll continue to fear that when they make the inevitable percentage of mistakes, a Congressional committee will crucify them.

2. *The law requires too much detailed federal supervision.* If the nation is to clear slums faster than they grow, URA will have to deal with city plans more generally than it has up to now. More than a year ago, James Rouse, the brilliant Baltimore mortgage man who was so instrumental in getting the new renewal concept into the Housing Act of 1954, proposed that Congress permit cities to acquire and clear slum land without a detailed re-use plan set up in advance. Rouse suggested "land banks" for renewal. Though this power could be abused, it seems essential to quicken renewal's pace enough to make it profitable. But so far, not even NAHRO has drafted a law to create land banks.

3. *Red tape and long planning delays rob private entrepreneurs of profit.* Realtor Bill Zeckendorf, who has tangled with as much renewal and redevelopment as any operator, insists there will be "major profits" in it in time. But he concedes he hasn't made any yet. While profits remain invisible (except through shennanigans such as now plague New York), private capital will remain shy.

4. *Racial friction in many cities compounds difficulties in local agreement on sites for new public housing projects to house displacees from slum demolition.* And leaders of Negro groups complain with some justification that slum clearance is often a cover-label for Negro clearance. No real solution is yet in sight. This problem is likely to get worse before it gets better. Meanwhile, future trouble is being stored up as ever bigger Negro ghettos grow around downtown.

5. *Lack of trained personnel is a serious problem at the federal level* and a critical one in local governments and local FHA offices without whose sympathetic help and much better understanding Secs. 220, 221 and 222 will probably continue to be a feeble instead of a sharp tool for making renewal work. The Eisenhower administration multiplied this problem when it fired Guy Hollyday as FHA commissioner because of the windfall scandals for which he was not responsible. Hollyday was dedicated to renewal, particularly rehabilitation, and might well have provided the inspired leadership FHA needs to push it. Moreover, mayors and city councils can learn only so fast. Until they master the new philosophy of renewal, they will not plunge into it rapidly. In too many cities, which lack top-flight local renewal men, plans to fight blight are bogged down in apathy, self-interested opposition and local politics.

As Chicago's Julian Levi says, "In renewal, you're operating on a live patient. The longer you leave him on the operating table, the worse he gets."

OPINIONS:

Noteworthy comment on matters of moment to housing:

AP

Sen. **Jacob K. Javits** (R, N.Y.), speaking to Community Developers Council of Long Island:

"As long as poor zoning, high taxes, congestion and the high cost of transportation and construction persist, the housing market cannot expect to flourish . . . . There is a real need for cooperation by all segments of the economy and government on a community level. Enormous expansion is still possible, but no longer on the level of the law of the jungle. There must be planning."

Walter Daran

Architect **Dan Palmer** of Los Angeles:

"The buyer's market will release architects to sell the buyer rather than the builder. We'll be less restricted by cost budgets. Builders will have to spend $600 to $700 more for better design and features."

Norman Dean

MBA Vice President **John C. Hall,** in a talk in Birmingham:

"The worst is over. Our recovery in home building, though gradual, is nonetheless certain. We have the making of a strong demand that will become effective as soon as our mortgage machine is again in good working order. The income situation is favorable. The number of families is increasing. The birth rate continues in record numbers. We may safely expect the rest of the year to be a period of expansion. I'd say the chances of reaching 1.1 million starts next year are pretty good."

Realtor **Lloyd Hanford Sr.** of San Francisco:

"We're upgrading all over the place. Neither bankers nor builders seem to realize a new market has developed—people who have spent some time in cheaper houses and who know something about buying houses. The industry has educated millions of people to better taste since the war, and it doesn't know it. These are people who have some equity in older houses and don't have much to be afraid of when they're looking for financing. The builders have been spoiled—that's the trouble. They can't seem to adjust to a new situation."

HOUSING POLICY:

President signs 1957 Housing Act but delays FHA down payment cut

Only thing the home builders will get right now from the new Housing Act for which they fought so long and hard is a mess of discount controls they did not want.

President Eisenhower dislikes the bill so much he would have vetoed it except that he found it would be simpler and legal to nullify much of it administratively. His actions:

- Housing agencies which got more money authority than they asked from Congress (notably back-up authority for Fanny May and urban renewal funds for HHFA) were told to use only as much as requested in the budget.
- FHA was told to delay cutting down payments as authorized but not ordered by Congress in the Housing Act.

His reasons for not putting more federal funds into housing were well stated (see col. 3), but the White House said nothing at all about the decision to postpone a cut in FHA terms.

This latter decision was reached so quietly that even the New York Times and the Wall Street Journal missed the story completely.

FHA Commissioner Norman Mason fought hard to get the home builders the new terms they want. But the best he could get was a promise to reconsider the decision if housing starts continue to slide in July as they fell in June.

The man primarily responsible for persuading the President not to change FHA terms at once is Raymond J. Saulnier, chairman of the Council of Economic Advisors. He held it would be inflationary to stimulate housing with easier terms at a time when everyone else was making such heavy demands on the money market. A major consideration in the decision was the Treasury's own need to borrow $15 billion for re-financing this month.

Mortgage lenders, who contend that the new FHA terms would be almost meaningless, were surprised by the President's decision.

They argue that there is so little money available for FHA mortgages that most home buyers find it impossible to borrow without putting up bigger down payments than those FHA now requires. If the new terms are meaningless, they asked, why should the President antagonize the home builders by making an issue of them?

What the home building industry really needs, lenders contend, are higher FHA and VA interest rates to let it compete for mortgage money. In this regard they were cheered by the President's comment that FHA and VA interest rates should reflect the supply and demand for funds.

Lenders hope this means FHA will increase its interest rate to a competitive 5½ or 6%.

FHA has another idea. Officials are considering a ¼ or ½% service fee. They feel it would be simpler to eliminate a fee than to cut the interest rate when the money market eases.

Any hike in the FHA yield would surely kill off VA at once with its frozen 4½% rate. (There is just a remote chance VA may authorize a service fee of its own to increase yield on VA paper, using as its authority the discount control provision of the Housing Act.)

Exact form of discount controls and the procedure for enforcement are still being worked out by FHA officials.

Their job is no labor of love—they neither want nor believe in such controls. They share the view of the President, who denounced discount controls as he signed the housing bill, calling them an intrusion and interference with a private home finance system. His advice to Congress: repeal them in the next session.

Discount control is just one of several "very serious defects" cited by the President as he signed the Housing Act. Others: Congress' failure to raise the VA interest rate and to raise the college housing loan rate*.

* The college housing loan interest rate was raised from 2⅞% to 3% July 1 under the existing formula. The new rate is still below the price the Treasury pays for its money.

NEWS continued on p. 43

The President's Statement

President Eisenhower made the following comment when he signed the 1957 Housing Act July 12:

"I have today approved H.R. 6659, the Housing Act of 1957.

"This act carries out, in the main, the legislative proposals for housing programs submitted to the Congress in February. Unfortunately, the measure also contains a number of very serious defects.

"It is disappointing that the Congress has chosen to re-enact discount controls for federally insured and guaranteed mortgages and to require the Federal National Mortgage Association to pay prices above those prevailing in the private market for the mortgages it purchases under its special assistance functions. Discount controls, however flexibly they may be administered, intrude into and interfere with the operation of the private home finance system. Such controls have been tried before and have been found to be unsuccessful in accomplishing their avowed purpose. The Congress should remove this impediment to a healthy private housing economy early in the next session. The proposed increase in the price floor on mortgages purchased by the Federal National Mortgage Association under its special assistance programs also will discourage private mortgage lending and hence place a greater share of the financing burden upon the government. This, too, should be repealed promptly.

"The real solution for inadequate mortgage funds and excessive discounts is to permit the interest rates on federally insured and guaranteed mortgages to reflect the supply and demand for funds. Accordingly, I again urge the Congress to authorize an increase in the maximum interest rates on loans guaranteed by the Veterans Administration to 5%. This will reduce the discount problem for such loans and lessen the pressure for direct government loans and mortgage purchases.

"Unfortunately, also, the Congress has once again failed to enact an adequate interest rate formula for the college housing loan program. It is neither necessary for an effective college housing program, nor desirable from the taxpayers' viewpoint, that the federal government should continue to lend at less than its current cost of borrowing. The present formula, further, deters private financing which would otherwise supply a significant part of the funds required in this important area.

"I am most concerned that the act provides new budgetary authority greatly in excess of the amounts which have been requested. In the course of preparing the budget for the fiscal year 1958, and again in the weeks following the submission of that budget, painstaking efforts were made to balance the needs of the various federal programs while keeping overall federal expenditures to the minimum. The provision in this act of $1,990,000,000 in new obligational authority, more than double the amounts requested for these programs, runs directly counter to these actions. However, these amounts do not have to be made available for obligation in the current fiscal year. Hence they do not represent so serious a setback in our joint effort to control federal expenditures as to require that the bill be disapproved.

"Accordingly, I have given instructions to limit the use of the new authority provided by this act during the fiscal year 1958 to amounts consistent with the over-all budget program."

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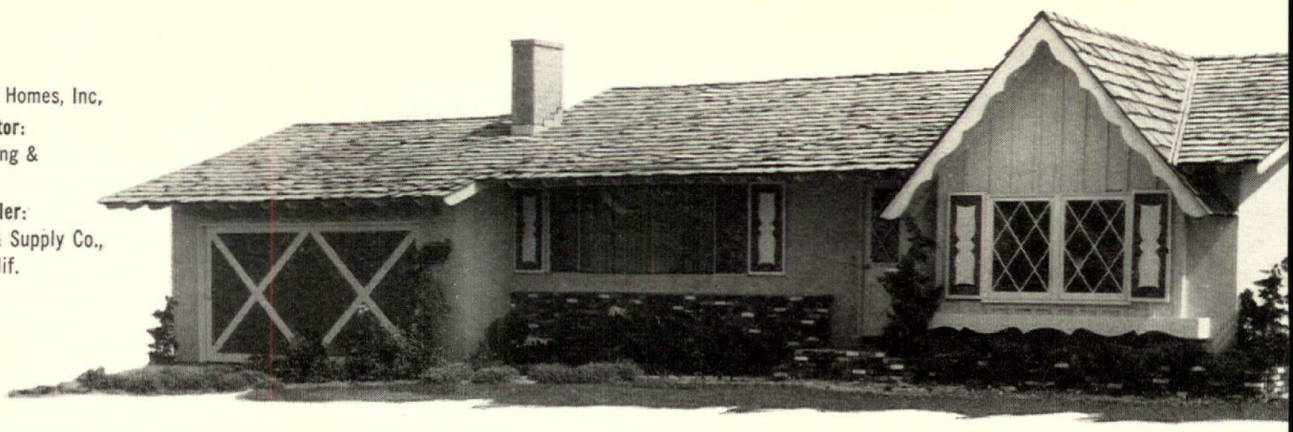

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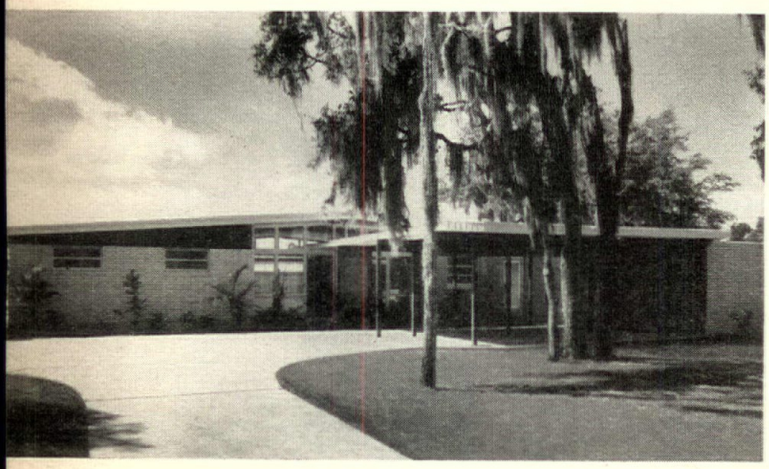
Homes like these arouse an *urge* to buy.

Located in highly competitive buyers' markets, these two developments demonstrate how desirable, quality features can win public applause and acceptance overnight.

A *most* compelling selling feature in each home is its bathrooms where beautiful color-matched Universal-Rundle bathroom fixtures dominate the scene.



Architect: Richard S. Himes. **Building Contractor:** Johns Builders, Inc. **Plumbing Contractor:** Clifton Plumbing Company. **Plumbing Wholesaler:** Scruggs Bros. Plumbing Supplies, Inc., Tampa, Florida.

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Architects and builders are invited to write for a complete catalog. Also see the U/R section in Sweet's Architectural and Light Construction files. Universal-Rundle Corporation, 504 River Road, New Castle, Pennsylvania.

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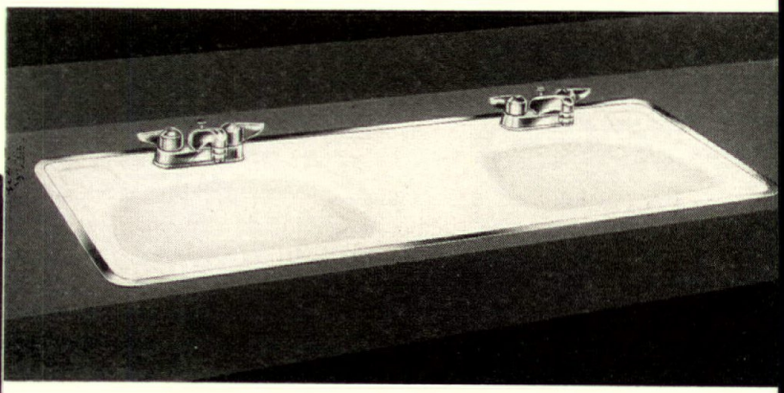

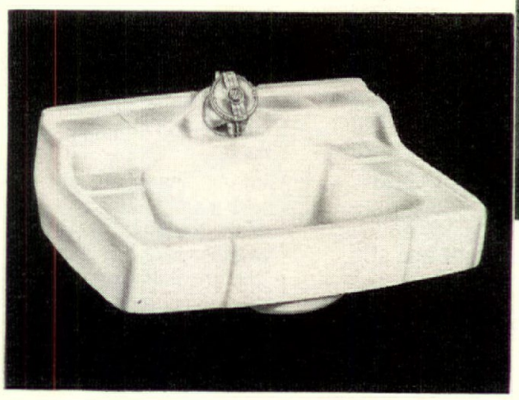

The Dulavoir—*new twin basin cast iron counter top lavatory, the answer to bathroom "bottlenecks." Available in U/R colors and Arctic White.*

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Plants in Camden, N. J.; Milwaukee, Wis.; New Castle, Pa.; Redlands, Calif.; Hondo, Texas

continued from p. 41

MORTGAGE MARKET:

Lenders quit FHA, VA market, blame threat of discount control

The mortgage market was shaken last month by a severe case of indecision.

Two things caused it: 1) fearful concern over what the administration would do about discounts under the new Housing Act, and 2) gyrations in the bond market. Which hurt more is hard to say.

But the effect was clear enough: discounts deepened a little more in some cities. And money sources for FHA loans began drying up. Reports grew of insurance companies pulling completely out of the FHA market (among them: Provident Mutual, John Hancock, Bankers Life of Iowa). Vice President Robert Morgan of Boston's Five Cents Savings Bank summed it up: "The market could dry up rather steadily if there isn't a break one way or another."

HOUSE & HOME's exclusive monthly mortgage roundup

One underlying cause of indecision was the turmoil in the high-yield bond market.

Bond prices which shot up a month earlier began a series of curious ups and downs. Record-breaking offerings caught some underwriters in distress position. Lenders already tempted by the high interest rates waited to see whether they could pick up the offerings at even better prices of par or below. Though the syndicates holding them might not be faring well, bonds yields looked more and more attractive compared to FHA and VA mortgages.

It didn't help when word got out that Eisenhower was being pressured not to sign the new Housing Act or at least delay making its terms available.

Mortgage men foresaw that the new law would be signed and guessed it probably would spur home sales, but not much. "Builders can't qualify the buyers," said Maurice O'Hearn, vice president of Banker's Mortgage Co. of California. "There won't be too much money for the new terms." In Chicago, Maurice A. Pollak, executive vice president of Draper & Kramer, doubted that lenders there would lend for less than 10% down. In higher-price brackets, where Fanny May is unavailable, lenders expect a stimulated sales picture to force up discounts. Where Fanny May is a factor, lenders doubt that a money pinch will drive prices up. Even so, T. J. Bettes' Donald McGregor says FNMA is getting choosy about the kinds and locations of houses it will lend on even below the $15,000 limit.

Institutional lenders shied away from commitments, fearing to waste time and money making loans which unworkable discount controls might nullify.

Lenders were also confused over what will happen to commitments already issued. Would the discount controls apply to them? The law is silent on the point. FHA can rule any way it wants to. A source close to FHA said the agency would probably honor outstanding commitments made before the controls are announced.

Most bullish about what will happen is Philadelphia's W. A. Clarke. "If FHA takes the position that anything over two point discount is unreasonable, it will have to raise its interest rate when it imposes controls. Discounts are an evil." Clarke thinks the interest rate should go to 6%—and at that rate would really bring out money.

Most mortgage men waited out the administration's moves in deep frustration.

Said William T. Doyle of Jay F. Zook in Detroit: "The discount question bothers me. If they let us charge a maximum of one point we'll be out of the FHA business. And the effect will be worse on other parts of the country. Meanwhile, sales are so low you can't call it an active market. We're just trying to discourage builders from VA loans. We're trying to convert everything to FHA. The insurance companies would rather avoid the deep discounts and stay as close to par as possible."

In Jacksonville, George Dickerson of Stockton, Whatley & Davin voiced what most were feeling: "Everybody's just sitting back. It's the most annoying thing we've ever faced."

MORTGAGE BRIEFS

Will FNMA cut prices again?

Fanny May may cut its purchase prices again, according to Washington insiders.

Officials of the government secondary mortgage agency are eyeing deepening discounts on FHA and VA loans, may decide their own prices are too far above the market.

FNMA has not changed its offering prices since Jan. 30, when it cut VA 4½s by ½ point across the board. Prices for FHA 5s, unchanged since FHA set the rate, range from 97½ to 99½. From a builders' viewpoint, the FNMA commitment fee of 1% and its 2% stock purchase requirement make the effective price 2 points lower (after allowing for re-sale of the stock at 50 cents on the dollar).

FHA losses v. premiums

A single premium of 0.3% would have covered all FHA losses to date.

In 22½ years of operation, the agency reported as of March 1, losses to its insurance funds have amounted to only $130.8 million—or 0.3% of the $43 billion of insurance written.

As a result of such profits, many housing experts are now suggesting that FHA's premium of ½%, not once but every year on declining balances, is far too high.

Improvement financing up 19%

Home improvement financing volume in the US jumped 19% in 1956 over 1955, *American Banker* reports.

Ten of the 12 federal reserve districts reported increases. The largest: 23% by the Sixth district (southern Louisiana and Mississippi, Alabama, Georgia and Florida). Biggest decrease — 5% — was reported by the Fifth district (Maryland, Virginia, W. Virginia, North Carolina, South Carolina and the District of Columbia).

Figuring the first quarter of 1955 as equal to 100, *American Banker* reports this volume by quarters in 1956: first, 117, second, 171, third, 170 and fourth, 160.

Home appliance financing gained only 1½% last year.

Court voids rent controls in 6 New Jersey cities

The New Jersey Supreme Court has thrown out rent controls in Newark, Jersey City, Bayonne and three smaller cities. It ruled 5-0 that they may not control rents and evictions under local police powers.

The New Jersey decision is one more in a long series by state courts holding rent controls unconstitutional in today's market (Feb., News). New York, the last state where many cities have controls, extended controls two more years in April for New York City but decontrolled rental units elsewhere in the state as they become vacant.

Not affected is a state enabling law letting some 30 other communities continue rent controls until Dec. 31, 1957 after allowing rent increases ranging from 15 to 20%. The constitutionality of this law has just been upheld by the NJ Superior Court.

continued on p. 45

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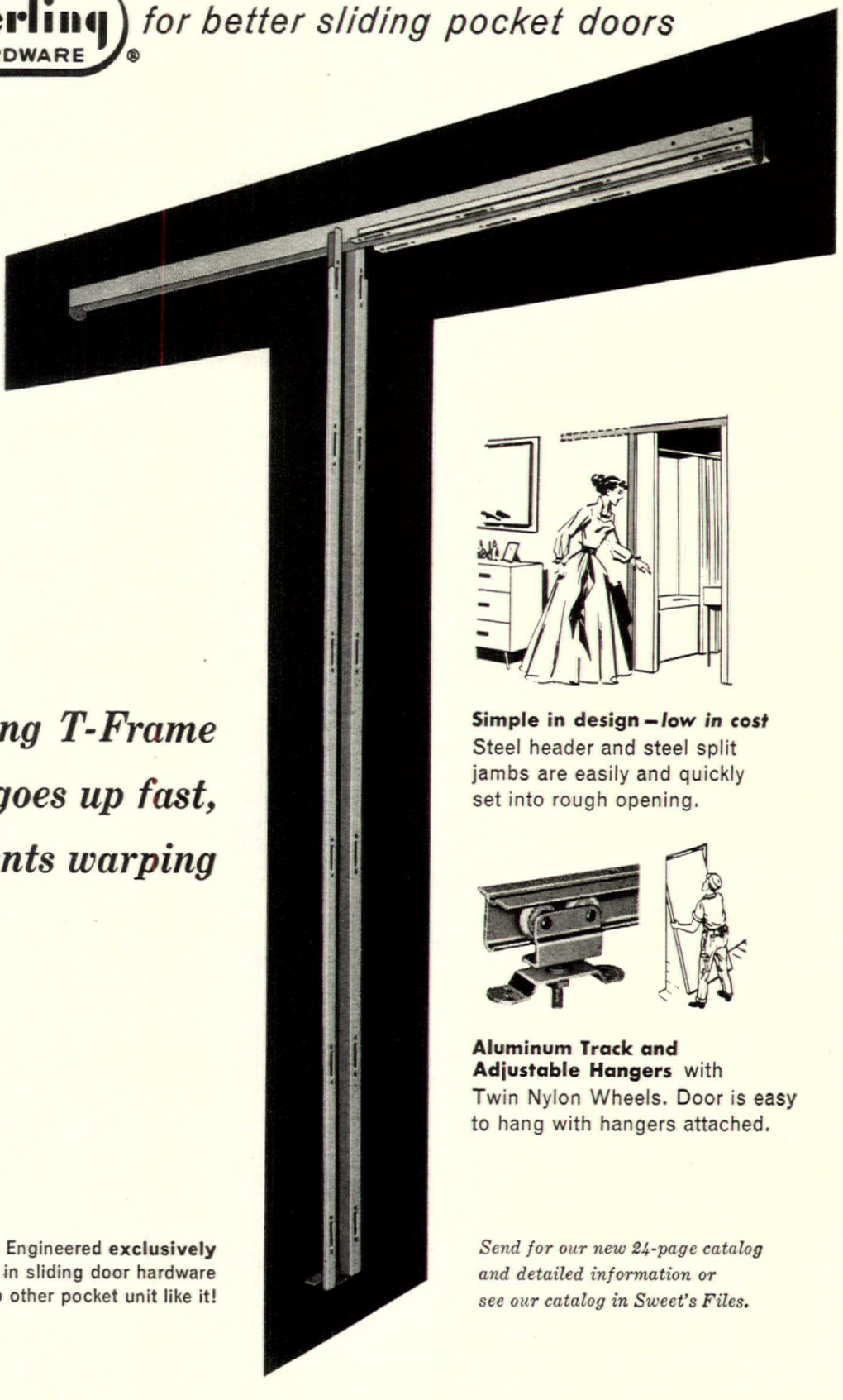

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Seven changes to boost S&L lending sought by National S&L League

The Natl. Savings & Loan League has adopted a seven-point program to help the nation finance the big spurt in starts expected in the '60s.

In the next ten years, home mortgage debt may expand from its present level of $100 billion to $165 billion if inflation is curbed, the league estimates. Mortgage debt may soar to $200 billion if a "moderate degree" of inflation occurs. The league predicts the nation's need for new savings to handle home financing in 1967 will range between $8 and $25 billions, compared to $12.4 billions in 1955. The league's "blueprint for the future," adopted at its convention in Boston:

1. A secondary mortgage market for conventional loans should be created under HLBB auspices. It should operate much like FNMA, selling debentures to the public to raise money for mortgage purchases.

2. S&Ls should be allowed to pay variable dividend rates depending on how long money has been in share accounts. (This would require only an HLBB regulation.)

3. S&Ls should be granted broader investment powers, including the right to make consumer installment loans.

4. Controls by the HLBB which restrict advances to insured S&Ls should be ended.

5. Supervision of S&Ls should be shifted from the 11 regional Home Loan Banks to the HLBB in Washington.

6. Congress should give the HLBB independent status in government comparable to that of the Federal Reserve Board (i.e., cut S&Ls free from Presidential supervision).

7. Actuaries should study the Federal Savings & Loan Insurance Corp. to see if insurance for S&L accounts costs too much.

Ira A. Dixon, member of the HLBB, commenting on "threats on the horizon," said: "Unfortunately, housing and its financing have been pushed further and further into the political arena. True, the proposed changes in this year's housing legislation are not earthshaking. [But] the trend towards more government participation in housing is unmistakable. Next year, there is every reason to believe that more extreme and far-reaching legislative proposals will be introduced and a much greater effort will be exerted to . . . invade areas heretofore reserved for private lending" (i.e. Sen. John Sparkman's middle income housing program). Dixon quoted with approval HHFAdministrator Cole's recent warning: "If we have the government making direct loans for home building under any guise, we are striking a blow at our economic structure."

FNMA STOCK

	July 9	June 11	*Low for month*	*High for month*
Bid	49½	54	47	54½
Asked	51½	56½	49	56½

Quotations supplied by C. F. Childs & Co.

Discounts on FHA 5s rises 0.2 point, says FHA

Discounts rose slightly during June on 5% Sec. 203 mortgages for immediate delivery on the secondary market, says FHA. The average price July 1 was 97.3, compared with 97.5 on June 1 and 97.3 on May 1.

Decreases were reported for five of the six FHA administrative zones. The largest drop was half a point in the West. Only the north central region showed a gain, which was only 1/10 point.

OFFERING PRICES, FHA 203s
Immediate Delivery

Zone	*July 1, 1957* Average	Range	*June 1-May 1* Average
Northeast	99	99-99	99.2-99.2
Middle Atlantic	98.2	97-99	98.3-98.2
Southeast	97.1	96-98	97.3-97.1
North Central	97.2	97-98.5	97.1-97.2
Southwest	97.1	96-98.5	97.2-97.2
West	96.6	95-97.5	97.1-97.3
United States	97.3	95-99	97.5-97.3

Prices represent an average of reports from FHA's 71 insuring offices, not actual sales.

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MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.) As reported to HOUSE & HOME *the week ending July 12.*

FHA 5s (Sec. 203) (b)

City	Minimum down*- 30 year Immediate	30 year Future	Minimum down*- 25 year Immediate	25 year Future	25 year, 10% down Immediate	25 year, 10% down Future
Boston local	101-par	101-par	101-par	101-par	101-par	101-par
Out-of-state	95-97	95-97	95-97	95-97	a	a
Chicago	98b	98b	98	98	98	98
Cleveland	97-98	96-97	98	98	98½	98
Denver	97-98	97-97½	97-98	97-98	97-98	97-98
Detroit	97-98	97	98-99	98	98½-99	98½
Houston	95-96	95-96	95-96	95-96	96-97	96-97
Jacksonville	97	96½b	97-98	96½-97b	97-98	96½-97b
Newark	97½-98½	96½-97½	98½-99½	97½	98½-99½	97
New York	98	98	98	98	98	98
Philadelphia	98b	98b	98b	98b	98b	98b
San Francisco	95-96bc	95b	95-96bc	95b	96bc	96b
Wash., D. C.	98	97½	98	97½	98	97½

**7% down on first $9,000*

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer, Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Corp.; Houston, Donald McGregor, exec. vice pres., T. J. Bettes Co.; Jacksonville, George Dickerson, Stockton, Whatley, Davin & Co.; Newark, Arthur G. Pulis, Jr., pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, W. A. Clarke, Sr., pres., W. A. Clarke Mortgage Co.; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens, Inc.

VA 4½s

City	30 year, 2% down Immediate	30 year, 2% down Future	25 year, 5% down Immediate	25 year, 5% down Future	25 yr. 10% down or more Immediate	25 yr. 10% down or more Future
Boston local	a	97b	a	97b	a	97b
Out-of-state	90½-92	90½-92	90½-92	90½-92	a	a
Chicago	92-95b	92-94b	92-95	92-94	92-95	92-94
Cleveland	a	a	93b	a	94-94½b	a
Denver	92½-93½b	92½-93½b	94b	93b	94-95b	a
Detroit	93-94	93½	94-95b	94b	94½-95½	94½
Houston	91-92b	91-92b	a	a	93	a
Jacksonville	91-92	a	92	a	92½	a
Newark	a	a	a	a	a	a
New York	93	93	93	93	93	93
Philadelphia	a	a	a	a	a	a
San Francisco	91-91½d	91	a	a	a	a
Wash., D. C.	93½	93b	93½	93b	94	93½b

NOTES: a—no activity. b—very limited market. c—a little over-the-counter traffic @ 96½-97, now decreasing. d—$15,000 and under to FNMA at 92.

- Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location and construction.

NEW YORK WHOLESALE MORTGAGE MARKET

Prices on the open wholesale market in New York City, for out-of-state loans, as reported the week ending May 14 by Thomas P. Coogan, president, Housing Securities Inc.:

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 91½-92½ Futures: 92-93

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 95-97 Futures: 95-96½

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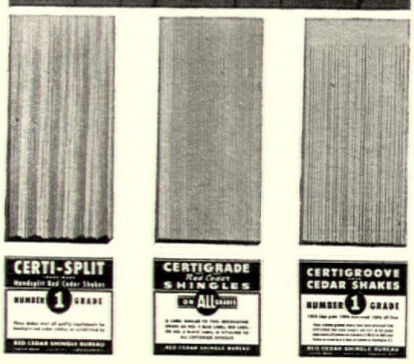

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LOCAL MARKETS:

WHY HOME BUILDING IS SICK IN A BOOM AREA

Not only fictitious interest rates for VA and FHA, but also outdated design, poor selling, inept land use and high prices are crippling housing, says a former builder. But this may pave the way to major changes.

By James San Jule

Northern California's home building industry is in its worst shape in ten years.

New housing starts fell 30% last year from 1955 levels in the eight counties that comprise the heart of the San Francisco Bay Area. In the first quarter of this year, they dropped an estimated 22% more. Surveys by builder associations and other experts suggest that for the year, starts will probably sink from 30 to 50% below the 1956 mark.

Yet consumer demand is still strong. Income levels are still high. There is little unemployment (except in the building trades). And some 90,000 people a year are migrating into the Bay area—guaranteeing demand for perhaps 10,000 to 15,000 more dwelling units. There is little overhang of unsold houses. Vacancy rates are shrinking from a 1956 level that was none too high: 2.2% overall and 1.3% for single-family homes. Yet instead of the housing boom such an economic base suggests, the industry is having a depression. Even more quixotically, there is a rapidly growing housing shortage, which, if not relieved, will generate political pressures for direct government building or lending, or both.

Popular and unpopular villains

Most builders tend to put all the blame for housing's plight on tight FHA and VA mortgage money. Most FHA and VA local officials feel the same way. But if the severe shortage of cheap mortgage money (i.e. at below-the-market rates) is the chief reason for housing's depression, it is by no means the only reason. Some other reasons:

Design. Too many builders are still building a 1953 model ranchburger and trying to sell it at prices compelled by 1957 economics —higher land, materials and labor costs. The only difference: more scallops.

Merchandising. Home builders are not making use of the scientific marketing techniques which almost every other US industry uses. From model houses, to advertising copy, to salesmen's training the housing industry is still in the Model T stage.

Land use. Builders are not making the most effective use of their high-priced land to serve an exploding population. Nobody can build a $12,000 dwelling unit on $5,000 an acre land if local planning commissions force 7,500 sq. ft. minimum lots. (This has become the almost universal minimum throughout the Bay area in undeveloped areas.) Builders grouse about the lot sizes, but instead of meeting the issue with better overall land planning which might persuade a planning commission to permit more density, they protest ineffectually and wind up making another mistake:

Too-high prices. Over the past three years, most Bay area builders have boosted their sales prices much faster than incomes are rising. The average wage earner in the Bay area today makes about $450 a month. FHA, VA and lenders will usually qualify him to buy a $14,000 house—provided he has the down payment. But the big bulk of homes going up around San Jose—to pick the liveliest market in the area—cost from $15,000 up. The only way the $450 a month man can qualify is to put $3,000 or $4,000 down. He doesn't have it.

Selective guillotine

The housing depression has hit builders selectively. Little and medium-sized builders (5 to 50 houses-a-year) have been hurt most by the FHA-VA money shortage. If they added rising discounts to house prices, they priced themselves above their competition. If they absorbed most of a 10-point discount, their operations became profitless. Many were undercapitalized to start with, so it didn't take much trouble to knock them over. Big builders, generally, could pull in their horns and sit on their money—or switch to other activities. Paul Trousdale stopped building houses, built a specialty shopping center at Waikiki Beach and moved into oil. Mark Taper is concentrating on building a savings and loan empire (Mar. '56, News).

A few big builders held on to land under contract too long while their sales dwindled (from financing troubles, prices too high for their kind of houses). They are now fighting to stay solvent.

The exceptional successes

There are a few notable exceptions. Are these freaks, or do they indicate what more builders should be doing? Examples:

• Joe Eichler is still selling houses in quantity, despite increasing trouble arranging his financing. For this reason he is one of the few Bay area builders who are still buying land. Recently, he bought most of what was left of Jerry Hoytt's Marinwood subdivision after Hoytt retrenched because he had sold homes almost a year ahead of production, then found his costs zooming and commitments expiring. One reason for Eichler's more stable business is that he sells most of his homes ($19,000 and up) to non-GIs, and many to second and third-time buyers. He keeps a big volume operation (for such prices) because of his reputation for good design, which appeals to more and more high-income buyers and because years of good merchandising have created a prestige value for his product. Most other builders in the $19,000-$30,000 bracket are doing little business.

San Francisco builders like Henry Doelger, Ellis Stoneson, the Gellert brothers, still have a steady market. One reason is their close-in location, which is attracting more and more disenchanted suburbanites. A bigger reason is that they never depended on VA for volume, have long standing connections with local lenders who like to keep their FHA and conventional loans in their own portfolios.

What lies ahead?

I PREDICT:

• *Home building organizations will merge into large, industrial-type companies.* This may resemble the consolidations in the auto industry from 1919 to 1928. There are already signs of it: larger builders are talking about combines to buy land and materials, arrange financing—even to do building. These consolidated firms should be able to attract equity capital in sums unheard of in today's housing industry.

• *Major financial interests will get into land development and home building, perhaps as public stock corporations.* So far, the mainstream of US finance has been far removed from housing. Little public money has been raised as equity capital for house building. Even the nation's biggest builders are tiny compared with the nation's giants in steel, oil, autos, food, utilities and communications. Yet housing outranks almost all of them in annual dollar volume.

• *There will be a big increase in construction of rental housing for low- and middle-income wage earners.* The higher density will overcome higher land prices. It will leave more open space for parks, playgrounds, greenbelts. Multi-unit structures are cheaper to build per unit. Lenders like the simplified servicing of the mortgage.

• *More urban renewal will take place in cities.* It has been a long time starting in places like San Francisco, San Jose, Oakland, Richmond, Vallejo, Sacramento. Now, activity is quickening. Major business and finance leaders are getting interested—men like Banker Charles Blyth and Paper Executive J. D. Zellerbach. Renewal should provide thousands of rental units at fairly reasonable prices, close to work centers.

• *Prefabrication will invade the western market.* So far, prefabs are little known in California and somewhat scorned. People still think of them as cheap, wartime boxes, know little of the great strides the industry has made in the East and Midwest.

• *Big builders will find ways to cut costs*

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ABOUT THE AUTHOR

James San Jule, a San Francisco advertising account executive (for a big lumber company), has been in the advertising and selling end of home building for eight years. He still lives in a three-bedroom, two-bath home in a 67-house subdivision he built in suburban Palo Alto (H&H, Sept. '53).

New York-born San Jule, 44, shifted into public relations after graduating as a mining engineer at the University of California. After World War 2, he operated his own advertising and public relations firm for four years before joining Builder Joseph Eichler in 1949 as advertising and sales manager. Later, he worked for Stern & Price and Mark Taper and in 1955 headed The Corporation of the 20th Century (Sept., '55 News), which offered a package of land planning, design, merchandising, advertising and financing counsel to builders.

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—and thus prices of homes. They will do it by little economies everywhere from land buying to office methods.

• *More co-operative housing projects will be built.* They can provide almost 100% financing for the builder. Up to now, almost no FHA Sec. 213 projects have succeeded in northern California. Yet elsewhere, notably in the East, labor unions are eager to finance them.

• More public housing—probably under a new name such as middle income housing.

• *New materials and techniques will make today's housing technology as outmoded as a World War 2 B-17 bomber, perhaps within five years.* Already in the testing stage are such revolutionary products as component wall sections factory built with wiring, insulation, integral color and structural stability; floors that eliminate the need for arches and expensive foundations and sub-flooring; sandwich panels of wood and plastic. Prefabricated bathroom and kitchen units are already on the market, barred from wider use chiefly by wasteful local codes and restrictive trade practices.

Today's depression in housing is a curious anomaly. The need for better housing is greater than ever. But the industry—partly for reasons beyond its control (such as tight money, land prices) and partly for reasons which it could control but hasn't—finds itself unable to meet the need.

For two years or more, the industry has been in transition. This could well continue another five years before the major changes now in sight let housing grow up.

MARKET BRIEFS

Praise for housing's slump

Cutbacks in auto and housing output "in the past year or more" provide "elements of stability" in the nation's economy, says Woodlief Thomas, economic adviser to the Federal Reserve governors. He adds: "If society wants more resources allocated to housing or schools, then measures have to be adopted to draw resources from other uses."

Old house prices steady

Scarce mortgage money—and the lag in house starts—is propping up prices of existing homes, says NAREB.

Current sales volume is lower than a year ago, realtors in 227 cities told their national organization in its semi-annual market survey. But 62% predicted steady prices for homes built since 1940.

Maybe your new design is a 'hair curler'

Hansel & Gretel-style homes with scalloped millwork have a new nickname: "hair curlers." Builders in Los Angeles, where the cake-frosting style first caught on, dreamed it up. For houses with birdhouse louvres and a maximum of ornament, use "strictly hair curlers."

Builders aren't sure whether the term came from the fact that 1) the designs are "enough to curl your hair" or 2) they look like hair curlers or 3) women use hair curlers to make themselves beautiful and builders use such decoration to make the houses beautiful enough to sell.

One third of 1956 homes were sold to second-time buyers, Fed reports

The growing importance of the second-time buyer has been underscored by a new Federal Reserve report.

One-third of last year's home buyers sold a home when they bought another one—new or used, says the Fed.

"These consumers bought higher priced houses than other purchasers," the Fed adds. Moreover, the older and better heeled the home buyer, the more likely he was to trade in a house.

More of nearly everything

The Reserve Board's 1957 survey of consumer finances also reveals that almost everything about the US housing economy is going up—prices, mortgages, incomes, debt, home ownership. Specifically:

• The average home buyer last year had an annual income of $5,640, compared (in constant dollars) to only $4,060 in 1947-49.

• He paid about $12,000 for his house—$2,000 more than in 1955.

• Eight times out of ten, he financed the purchase with a mortgage.

• The average mortgage (if he borrowed at all) was $8,500 early this year (on homes bought in 1956).

• Home ownership rose 40% from early 1949 to early 1957—and from 44% to 54% of the nation's nonfarm families.

• The number of mortgaged, owner-occupied houses went up even more: from 9 million to 16 million.

• And the proportion of homeowners with mortgage debt rose from 45% to 56%. Average mortgage debt is now $6,100, compared to only $3,700 eight years ago.

Is a used house a better buy?

Prices of used houses have almost stopped rising, the Fed reports. New house prices have been going up steadily since 1947-49, reflecting both a 25% increase in construction costs and building of "larger, better equipped houses." For used homes, says the survey, "most of the price rise occurred between 1947 and 1952; since then existing house prices have shown relatively little change." Other survey findings:

• The public bought about as many new and existing homes last year as in booming 1955 (despite the slump in starts). But it bought "somewhat fewer" major household goods and many fewer autos. In all, 5% of the nation's families bought a new or used house last year.

• In 1954-'56, some 61% of home buyers had incomes of $5,000 a year or more, compared to only 33% seven years before. This dovetails with the general rise in incomes: 38% of what the Fed calls spending units had $5,000 a year or more in 1954-'56, compared to only 21% in 1947-'49. Notes the Fed: "The recent growth in home ownership was concentrated largely among spending units with incomes of $5,000 or more, in 1956 dollars."

VA's Chicago office shaken up in scandal

Investigations by VA trouble-shooters of the scandal-tinged Chicago VA office (June. News) have brought a transfer of one top official and plans to file charges against another.

Layard G. Thorpe, head of the loan guarantee division, has been transferred to Washington by Ralph H. Stone, chief of veterans benefits in Washington, who directed the Chicago probe. Fred C. Hasselbring, VA investigator, has replaced Thorpe, who was criticized for showing "certain administrative weaknesses."

Gen. Robert E. Moffet, recently removed as chief appraiser, has been ordered to stand trial on Civil Service charges, as has Edwin E. Bell, a loan guarantee clerk. Investigations linked Moffet to C. Oren Mensik, S&L association president who has been charged with loose lending to hoodlum home builders. Bell has been accused of receiving bribes from Builder Alfred Rado, whose methods, Stone said, "have been the subject of many complaints" from home buyers. Rado has admitted bribing VA employes. He reportedly got much of his financing from Leon Marcus, slain banker (July, News).

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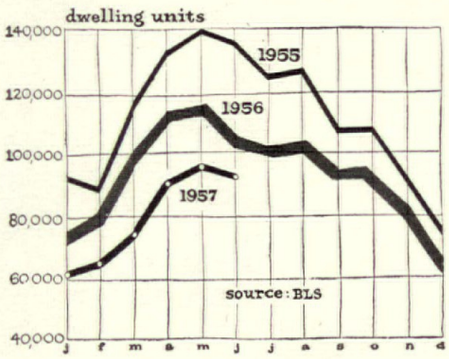
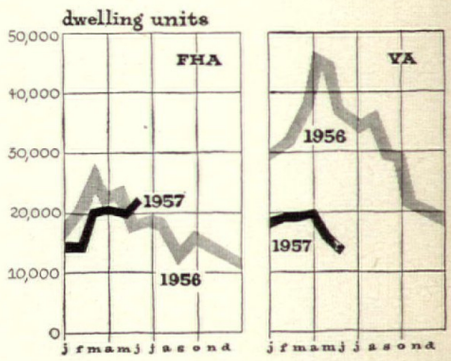


Housing starts totaled 480,000 in the first half of '57, down 16% from the same period of '56. June starts totaled 97,000 (92,000 private and 5,000 public, including 1,200 Capehart Act military units). The seasonally adjusted rate for private starts was 980,000 for June and 950,000 for the first six months of the year.



FHA and VA applications. FHA applications on new units totaled 22,826 in June (16,627 homes, 6,199 project units)—25% ahead of June last year. For the half year, however, applications are up only 1.3% (to 130,795).

VA appraisal requests for new units fell again in June, to 13,736, down 17% from May and 62% from June last year.

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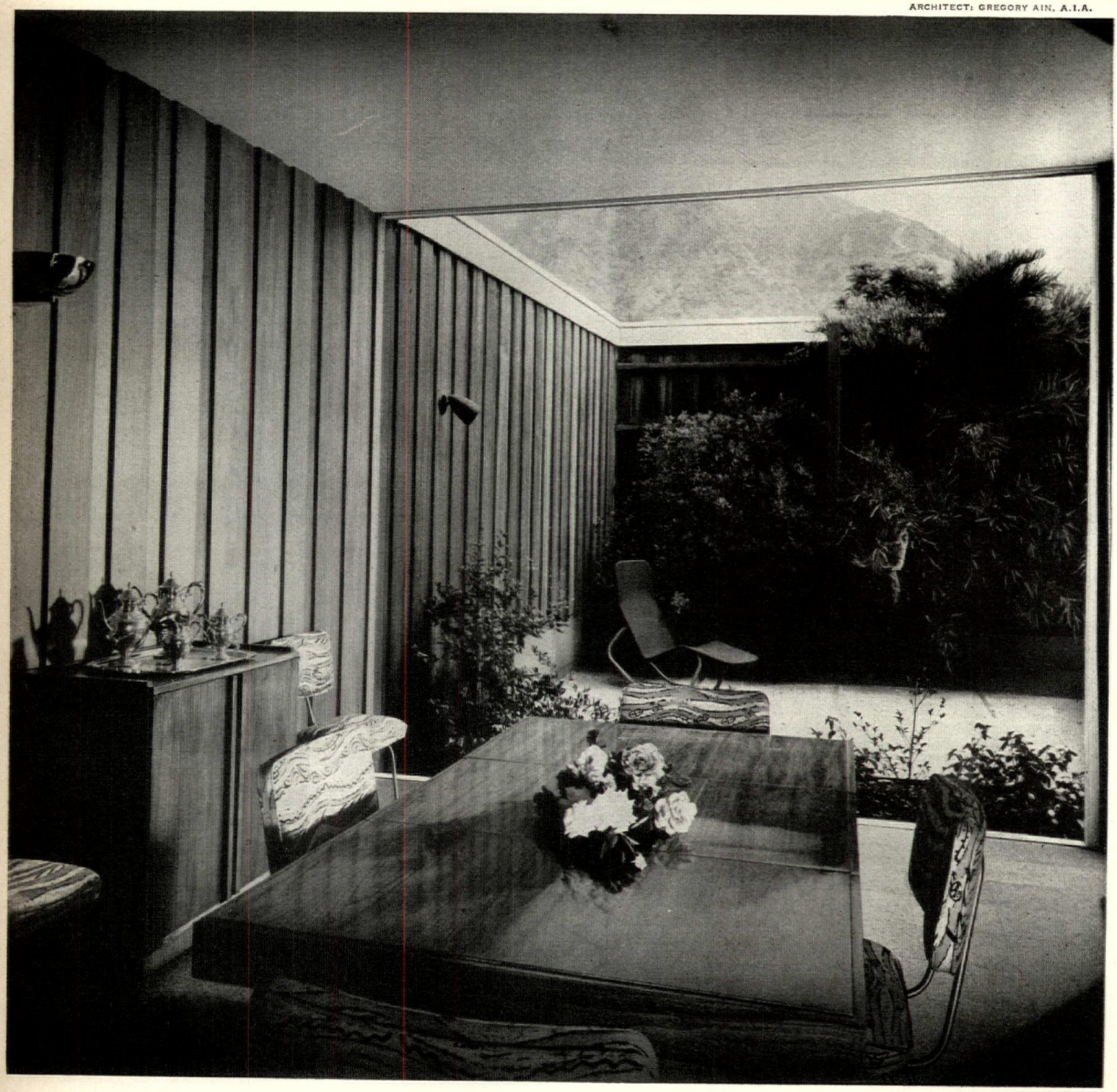

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Boomlet in rental housing

Does it foreshadow a bigger boom? Some experts think so. Increasing commuting distance, rising costs are cramping one-family building

Rental housing is making a comeback.

The industry that was crippled—first by rent control and then by the FHA windfall scandals—is now enjoying its first boomlet since 1950.

One sign is the rise in FHA multiple-unit applications. In the first five months this year, 33% of FHA applications involved rental and co-op housing. In the same five months of 1956, only 7% fell in these categories.

Another is BLS permit data. For the first two months of the year, they show a 47% gain for apartment units over January and February of 1956 (see table, below).

But more striking evidence crops up in major metropolitan centers from coast to coast. Examples:

- In Los Angeles County, apartment permits rose 47% in the first four months of this year compared to last. April multiple-unit permits (3,454) actually topped single-family homes (3,444). Most rental units are small garden apartments; only a few are high-rise structures, mostly along Sunset Strip. The boom involves not only close-in areas, but also is reaching out into outlying communities that long have been the preserve of tract builders.

- In Milwaukee, apartment permits jumped 169% for the first quarter —307 this year, 114 last year.

- In Miami, they were up 46% (1,238 vs. 845). Most are garden apartment efficiencies and one-bedroom units renting from $75 to $125 a month.

- In Chicago, permits for rental units rose 100% in the first four months (2,424 against 1,200 last year). Most of the units are concentrated in 33 high-rise luxury projects along the swank edge of Lake Michigan. But Chicago FHA Director James C. Moreland says FHA rental applications are up sharply, too, reflecting "a terrific rental market."

- In New York City, FHA insured 47% more apartment units in the first four months this year than in the same period last year (excluding urban renewal housing). FHA Director William A. Schulz estimates the city is "five years behind demand" for apartments in *all* price classes—not just in luxury apartments that have been sprouting all over Manhattan's East Side.

The pattern of rental construction varies elsewhere. In some cities, like Philadelphia, Cleveland, Atlanta and Tulsa, strong demand for rental housing shows which way the wind is blowing even though various problems have so far held it back. In cities like Birmingham, Cincinnati and Minneapolis demand for multiples is neither appearing nor expected (sometimes because vacancies are high, as in San Antonio).

Nationally, rental vacancies are low and getting lower—another symptom of market strength. Only 2.7% of the units in FHA-insured rental projects were vacant as of March 31. This is the lowest ratio since the agency began making surveys in 1950. The Census Bureau puts rental vacancies lower still: 1.8%.

Does this upsurge in rental building signify the start of a new, long-term trend?

You can find experts to argue on both sides of the question. Some builders call the boom temporary. They credit it largely to tight money which is making it harder for young families to get the mortgage loan to buy a home. "Apartment dwelling for most southern Californians is a substitute for home ownership," says Los Angeles' Construction Industry Research.

Clearly, how much the government does to promote home ownership (a cut in FHA down payments, for example) will have a big impact on future volume of rental construction. To equity investors, rental housing is still relatively unattractive except with both the income and mortgage high enough to return their capital in five to eight years. For that long, accelerated depreciation can provide a tax shelter. But the "except" covers a lot of cases, notably small businessmen. So many students of the subject think today's revival is a harbinger of bigger things to come. The big reason:

Behind the boomlet lie new trends that the government can (or will) do little to change.

RISING COSTS AND GROWING SHORTAGES OF LAND: In Orange County, south of Los Angeles, the tidal wave of tract building that followed freeway construction boosted raw acreage prices from $3,250 in 1953 to as much as $8,000 last year. Orange County is an extreme case, but it shows the trend common to metropolitan areas, where 70% of the nation's new dwellings went up last year.

Home builders are not the only cause of suburban land shortages. The voracious demands of industry, road-building, regional recreation areas and other competitors are gobbling up vacant acres. And today's home buyer, as builders have learned to their expense, will no longer move patternlessly as a metropolis grows. Buyers are getting as choosy about location as about the structure itself.

COMMUTING TIME: People are tiring of commuting long distances. Yet in some cities, land cheap enough to build a medium-priced new house is no longer available within an hour's commuting distance from downtown. Long Island home

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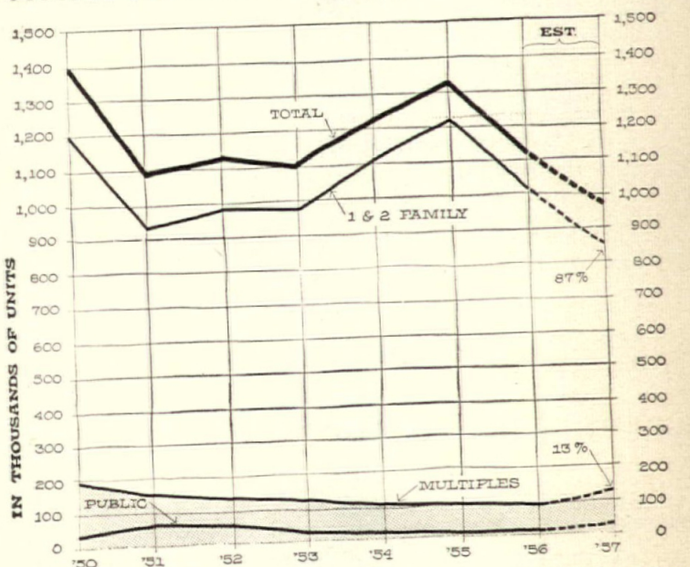
OUTLOOK FOR RENTAL BUILDING



Rental upsurge should see starts of three-or-more unit buildings rise at least 20% this year. HOUSE & HOME estimates about 130,000 such rental units will go up. They will constitute 13% of the year's probable total of 980,000 nonfarm housing starts. Of the 130,000 multiples, some 30,000 will likely be public housing and Capehart Act military housing units (which BLS counts as public housing). The other 100,000 should be privately financed—a gain of 17,700 over the 82,300 units in 1956. Los Angeles County alone may well show an increase of more than 10,000 rental units.

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builders are notably caught in this dilemma. The bulk of available acreage left for subdivisions involves a 75 min. ride on the unpredictable Long Island Rail Road. Few commuters care to travel that long, twice a day. So Long Island builders are now pushing for more industry at the east end of the island to create more jobs near to where they can build homes.

On top of this, commuting fares are everywhere going up; and schedules are being cut. Says Ralph H. Fuss, treasurer of James Felt & Co., New York realty firm: "The veteran who moved to the eastern part of Nassau County in 1947 thinking his monthly housing cost would approximate $75 including commutation of about $12, now finds his commutation at $30 and his taxes sharply increased, chiefly because of new school construction." Russ predicts that unless some way is found out of the commuting problems, "we may be approaching the end of the mass home construction market in this area."

That implies a boost for apartment living. In Chicago, according to Chairman James C. Downs of Real Estate Research Corp., "50% of the new apartment occupancy this year represents people coming back from their homes in the suburbs."

TIGHT MONEY: Even amidst this year's pinch on FHA and VA mortgage money, loans for FHA Sec. 207 rental projects are easy enough to get if the jobs are properly sponsored and located. Unlike single-family house loans, rental project mortgages can usually be handled by lenders direct without paying ½% a year for local servicing. This adds to their attractiveness.

TRAFFIC AND TRANSIT: If suburbs continue to expand on their present basis (four or five families per acre) they will probably have to do without accompanying mass transit. It is incompatible with low density. As Los Angeles has already discovered and other cities soon will discover, the traffic jams or freeways to and from transit-less satellite towns rob suburban living of much of the amenity that sent people into them in the first place.

Summing things up, Chicago's Jim Downs declares: "We

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Suburbs put up 'keep out' sign for apartment builders

Some builders trying apartment construction are being rebuffed by local planning and zoning authorities responding to suburban pressure to keep land-use density low.

Says President Samuel Hechtman of the Detroit Home Builders Assn.: "More apartments seem to be needed in the suburbs than in the city proper. Most of our apartment dwellers are flocking to the outskirts. The trouble is there is not too much land available for apartments because of zoning. Apartment builders are using all the land they can get."

Big Builder Joseph Eichler was turned down last month by the Palo Alto, Calif. planning commission when he sought approval for 160 garden apartments enhanced by a pool and a green belt.

The commission liked the plans by Architect Quincy Jones (two two-story structures, with lots of parking space). But it agreed with 20 protesting neighbors that apartments would make suburban Palo Alto (20 mi. south of San Francisco) more metropolitan than it wants to become.

Yet as Eichler sees it, land prices on the Peninsula have zoomed so high apartments are the only kind of new housing that can be built for industrial workers flocking into the area in the wake of builders' successful drive a few years back to bring more industry to what were once bedroom suburbs.

Eichler contends that even acreage near highways and railroad tracks is so costly it requires $25,000 houses. But he planned to put up 600 sq. ft. apartments to rent for $110 to $125 a month, even though they would cost about $9 a foot (compared to $8 a foot for houses).

"Apartments," says Eichler's son and spokesman, Ned, "are just as moral as houses, and we're going to try to prove it. We already know they're more economic. The day of building thousands of inexpensive separate units may be gone."

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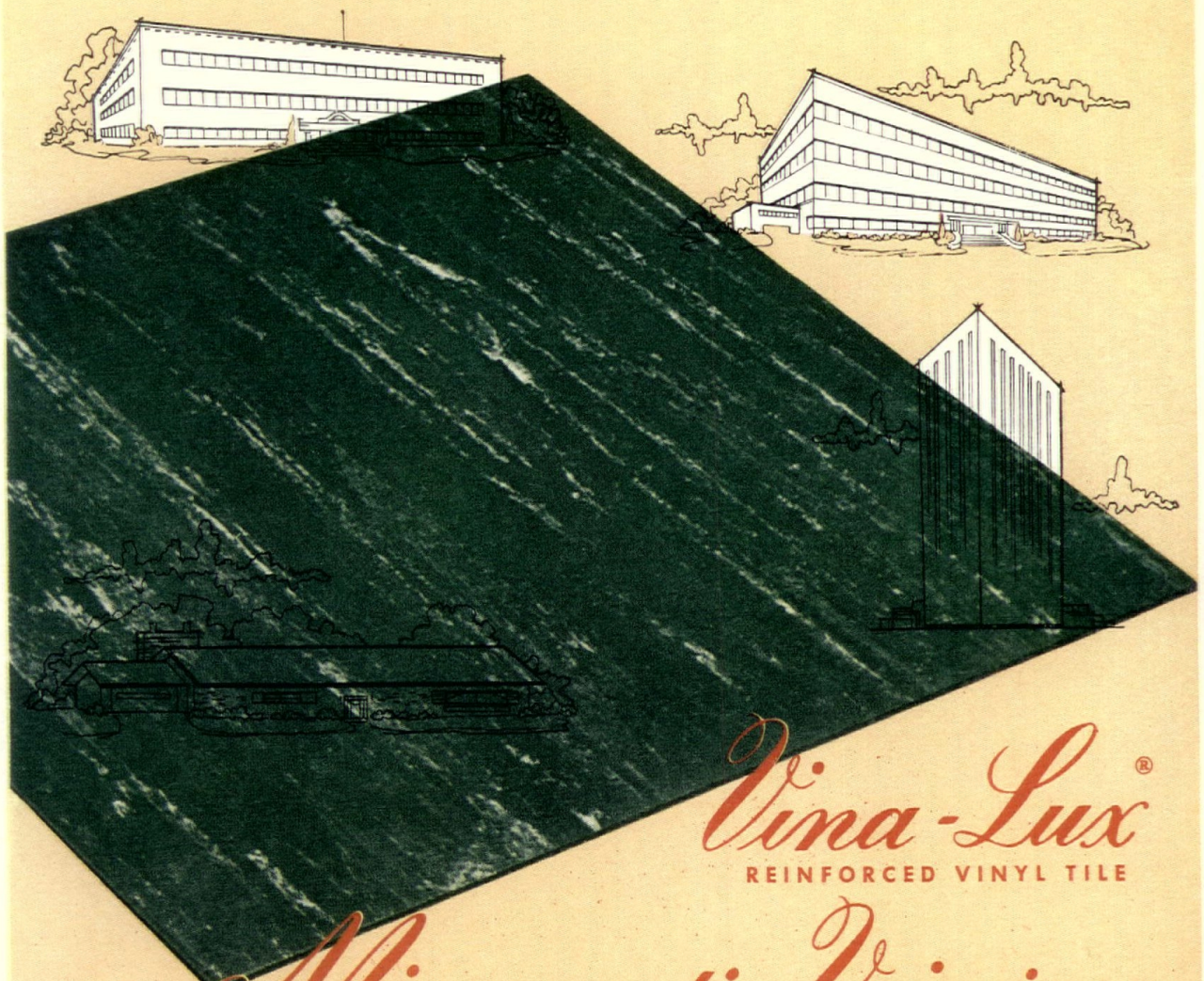

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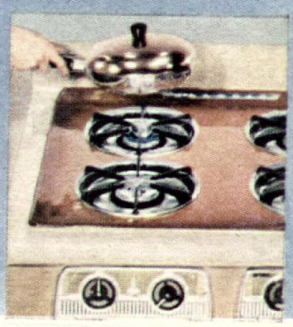

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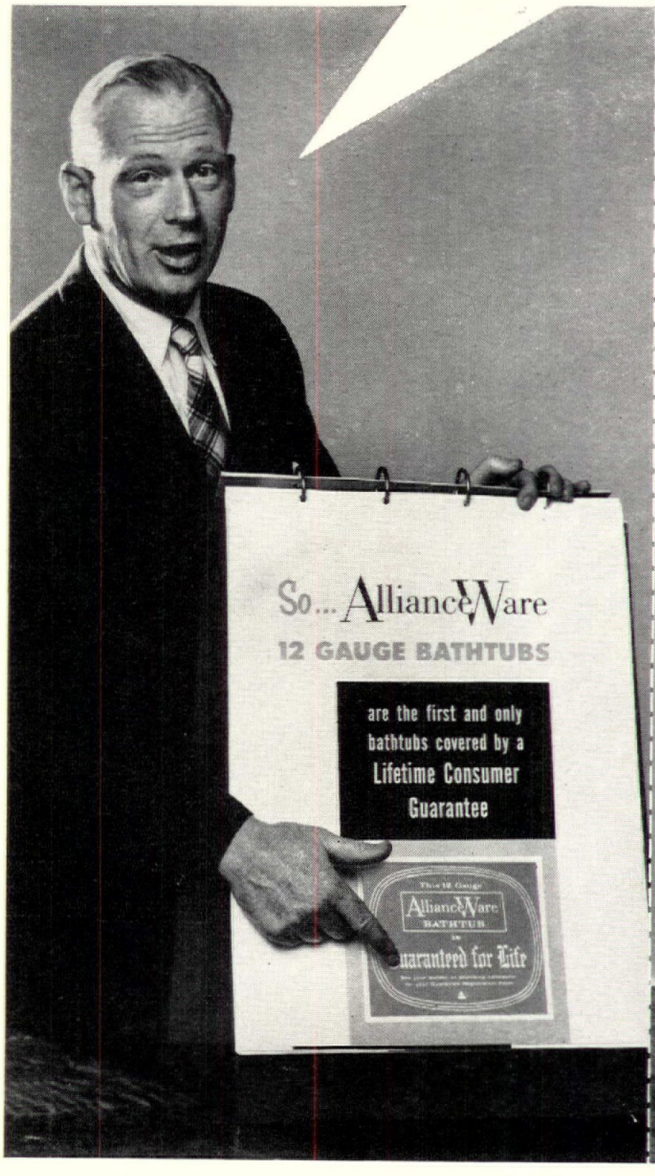

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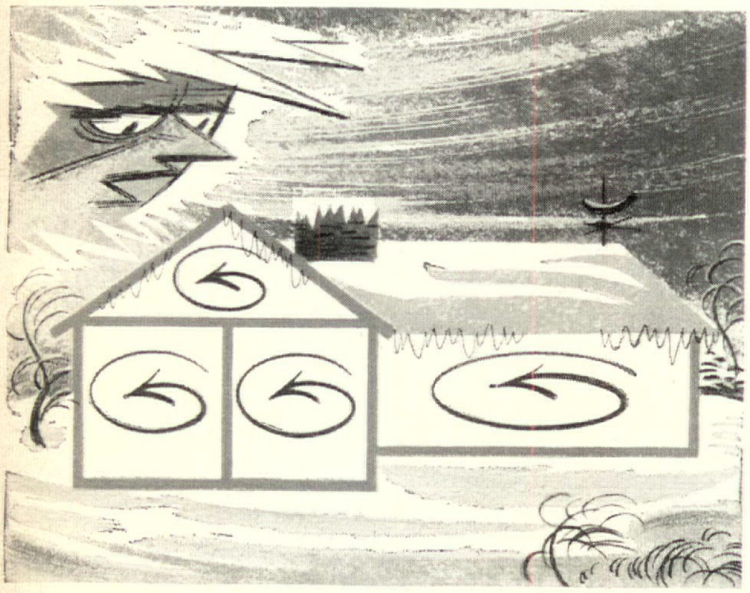

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continued from p. 52

have to look for multiple-family dwellings if we're to handle the growth of the city. Otherwise, people will be too far out of the city to play any economic role in it. Everything will get bogged down, especially traffic. And the cost of municipal facilities—police, fire protection, sewers, water mains—would be too high when spread over the great areas of low-density, single-family dwellings."

Illustrating this point, Downs notes that if Chicago were rebuilt in single-family homes "We'd have to expand all over northern Illinois—from Michigan City, Ind. to Rockford, Ill."

How much will rental housing grow?

Over the next 20 years, it may expand to as much as 20% of all new housing, says Economist Louis Winnick. Winnick, who has made a study of rental housing's future for ACTION, bases his view chiefly on projections of household formation —by age groups. Main points:

- Marriage rates and rental construction run closely together. In 1950, two of every three married couples under 30 years old rented. In the 1960's, marriages should start to increase by 300,000 a year; by 1975 the increase should be 500,000 a year above today's mark.
- The "primary" group of home buyers are aged 30 to 49. By 1975, this group will increase only 1 million—a bare 4 or 5%.
- The group economists call primary individuals (mostly single-person households), who tend to rent and prefer to live in cities, will expand 55% in the next 20 years.
- There will be a marked increase in the number of older people. "Should re-centralization start, it is likely to appear first in this group," Winnick says.

What part FHA will play in rental housing's future still seems uncertain.

FHA officials say applications so far this year are only a taste of what is to come; they predict FHA's rental business will be strong for the rest of the year.

In part, this will be the effect of changes in FHA Sec. 207 enacted last year by Congress. New laws always take time to make an impression on the housing industry. Last fall, Congress raised the loan ceiling on Sec. 207, the major rental program, from 80 to 90%. FHA at first ruled that builders must leave 3% of their equity in the buildings permanently. Five months ago, it relaxed this rule to permit the 3% to be withdrawn in three years (if warranted by earnings).

This is a start, but repairing the unhappy relationship between FHA and apartment owners (who are usually also the sponsors and builders) will take a lot more doing. As ARCHITECTURAL FORUM has observed, "Apartment builders today look forward to living with FHA about as much as they relish a 30-year visit from a domineering in-law. They have learned that FHA's decisions and agreements are subject to change and that it has a bulging briefcase of legal opinion to prove that its vacillation is justified." NAHB hopes its recent rental conference at the National Housing Center will help "reopen the lines of communication between private builders and government housing agencies"—lines which Conference Co-Chairman Marvin S. Gilman describes as "virtually closed" since the windfall scandals. But while builders and some FHA officials are trying to heal the rift, FHA is still pushing ahead

HOW RENTAL HOUSING IS GAINING

	1956 Jan.-Feb.	*1957 Jan.-Feb.*	*Change*
1-family units	116,315	84,851	−37%
2-family units	4,601	4,397	− 7%
3-4 family units	1,906	2,606	+36%
5 or more units	9,109	13,343	+47%
Public housing	2,050	2,147	+ 5%
TOTAL	133,981	107,344	−20%

Apartment units showed a 47% gain over last year during January and February, according to BLS permit data. The figures—latest available—are compiled from all nonfarm areas which require building permits.

POOR EARNINGS HAVE HOBBLED RENTAL BUILDING

Historically, rental housing has had only two booms—in the twenties when it was backed by mortgage bonds, and from 1947-51 when it was supported by FHA's controversial Sec. 608 program.

Rental housing peaked at 200,000 units in 1950 and has since been cut in half. Last year, it totalled only about 82,000 rental units.

A big part of the reason has been a history of poor returns on rental property, thanks to the Depression, wartime rent control and, more recently, the government's refusal to recognize the realities of real estate investment. Today, equity investors often demand a return of 20%. Medium-priced units cannot produce it unless they are financed cheaply and heavily.

with windfall court cases which reinforce the lopsided relationship between FHA and apartment owner-builders.

If rental housing continues to bulk bigger, who will do the building—home builders or contractors working for non-industry investors?

So far, the picture is spotty. In Milwaukee, where 90% of the city's new rental structures are four-family units, former home builders are putting up about half. In Chicago, where high-rise buildings dominate, home builders are not much in the field. In Los Angeles, builders often team up with other private investors to put up a garden apartment, hold it six or eight months, then sell it.

NAHB is stepping up its efforts to promote rental construction.

Builder Lewis Cenker of Atlanta, chairman of NAHB's rental conference, has declared NAHB members "intend to do for rental housing what NAHB has done for single-family home construction—use all our ingenuity . . . to develop a program that will meet the need . . . before an emergency program becomes necessary."

In plainer words, this means that builders think they must hurry to produce more rental units—middle income rental units—before Congress steps in and concocts its own measures with a stronger dose of paternalism than the industry will like. It is no secret, for instance, that Sen. John J. Sparkman (D, Ala.), the Democrats' top housing spokesman, would like to see single-family homes built for rent—something the industry has always regarded as unsound. And Sparkman and other members of the Democratic housing bloc have now pushed proposals for a middle-income rental program to the point where there is danger Congress may adopt them next year.

Should the home building industry try to reverse direction, sell the US consumer on the advantages of renting instead of buying?

One man who thinks this makes some sense is Don Stofle, Palo Alto, Calif. real estate broker and former builder ad manager. Says he: "There will never again be a housing boom in the US like the one after World War II. The single-family residence is an anomaly in the light of an exploding population and soaring land prices. The answer, for economic land use, for available financing and for sound investment, is multiple-family residences.

"Since FHA, the American people have been sold on single-family home ownership (your own little cottage with a white picket fence, a trellis with climbing roses). Now, the American people must be sold on apartment living as a legitimate form of family life. New apartment-types must be developed. This will be assisted by the fact that from now on nobody can build a low-cost house. The factory worker and office clerk must live somewhere. They can't move to the suburbs. They will live in apartments in redeveloped districts of the city."

NEWS continued on p. 61

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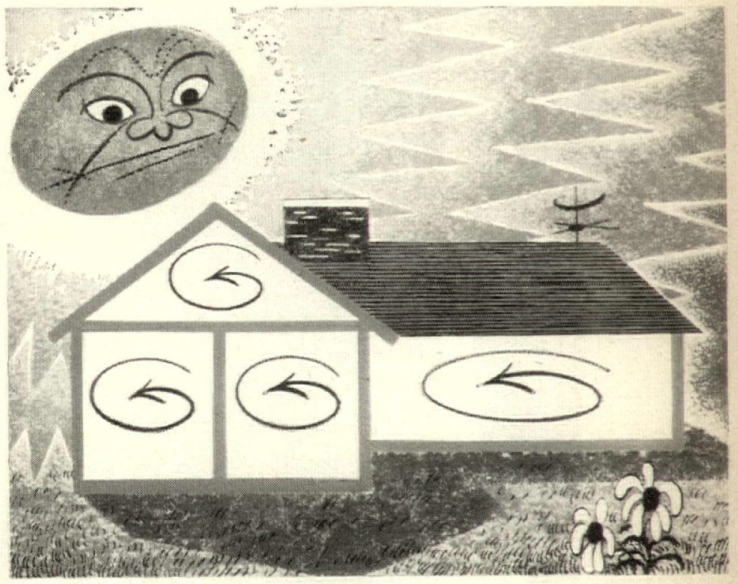

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LOW ELECTRIC BILLS—The certified capacity of Perfection air conditioning guarantees more cooling per watt. Only full capacity cooling coils, condensing coils and compressors give you really economical cooling. Perfection certifies that capacity!

Certified capacity guarantees

DAY AND NIGHT COMFORT—Perfection certified capacity air conditioning *completely* conditions the air. Only a full-powered, full-sized unit can completely cool, dry and circulate fresh air all over the house on the hottest day or night. Perfection guarantees that full-power!

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TROUBLE-FREE SERVICE—The reserve power in Perfection certified capacity air conditioning handles any problem . . . no complaints when the temperature rises. And Perfection dealers are home comfort specialists who guarantee every installation.

Perfection has Full Capacity

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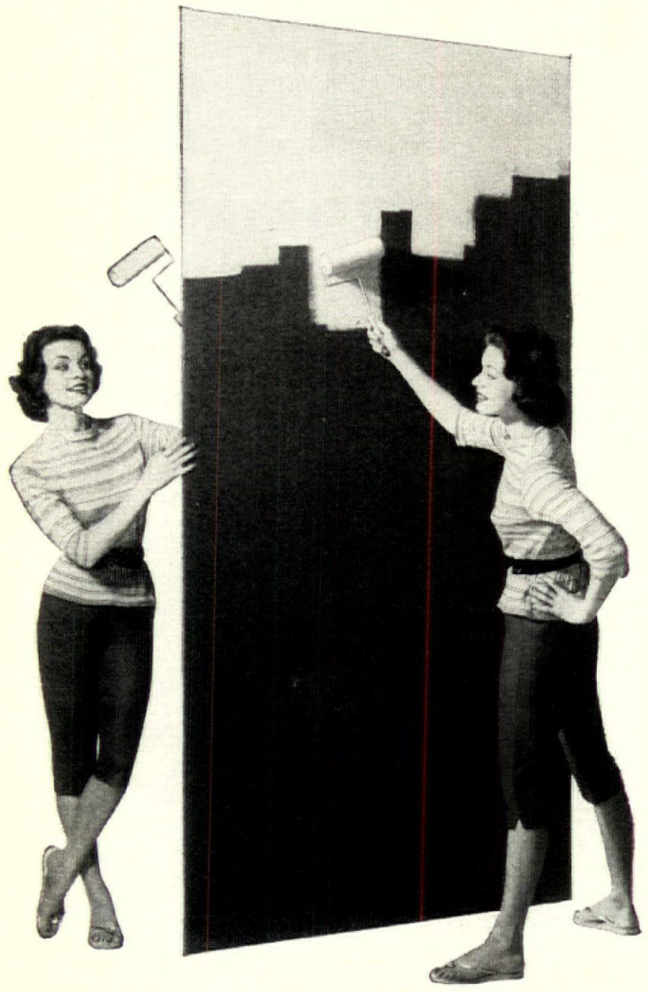

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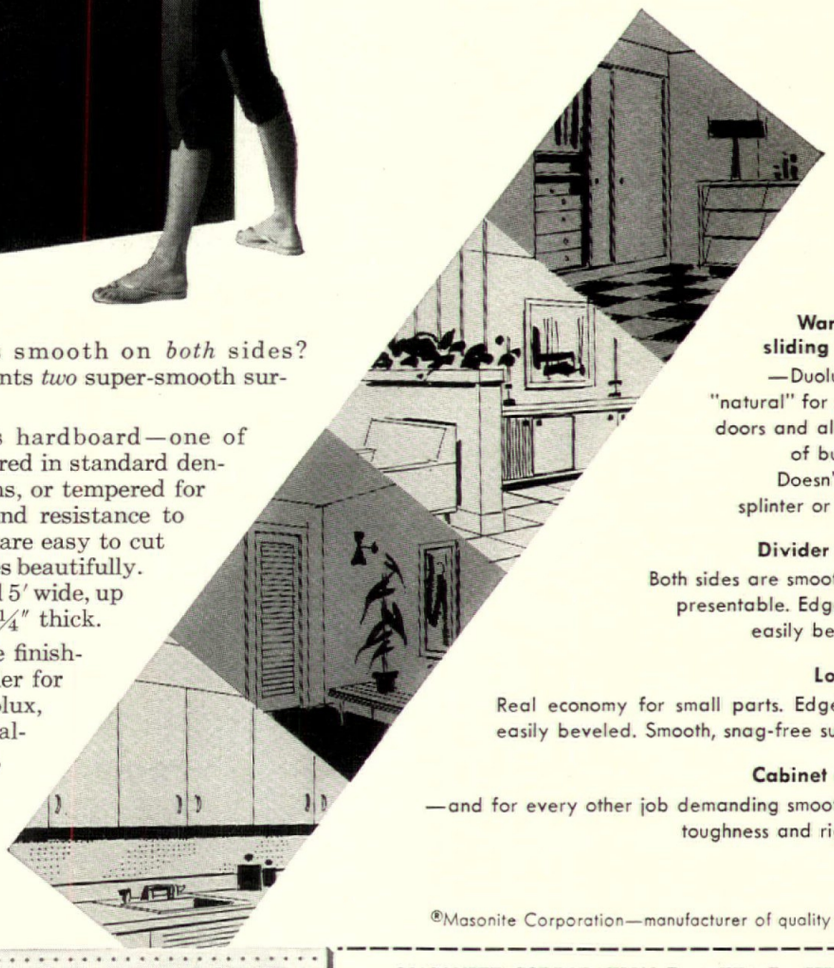
Need a panel that's smooth on *both* sides? Masonite® Duolux® presents *two* super-smooth surfaces.

This tough, grainless hardboard—one of Masonite's finest—is offered in standard density for indoor applications, or tempered for extra strength, rigidity and resistance to surface wear. Both types are easy to cut and fit, take surface finishes beautifully. They come in panels 4′ and 5′ wide, up to 16′ long. 1/8″, 3/16″ and 1/4″ thick.

For faster, finer surface finishing, ask your lumber dealer for Masonite Primecote® Duolux, in standard or tempered qualities...has a smooth, even, factory-applied primer-sealer. Send the coupon for more information.



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Both sides are smooth and presentable. Edges are easily beveled.

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Real economy for small parts. Edges are easily beveled. Smooth, snag-free surface.

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—and for every other job demanding smoothness, toughness and rigidity.

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continued from p. 59

How new state legislation affects home building

Middle income housing stymied in New Jersey; California, Oregon boost state-GI loans

Home building scored many gains, suffered few big losses in the 1957 state law-making sessions just ended.

Notable actions include a bill to let Ohio vote next fall on whether to permit creation of metropolitan governments. Executive Vice President Cliff St. Clair of the Ohio Home Builders calls this "the most progressive legislation" of its kind in the nation. Detroit builders helped steer a bill through the Michigan legislature which they think will help solve community facilities problems. It lets counties set up public works departments, instead of saddling towns too small to finance expansion of sewers and roads with the job.

California and Oregon expanded their state veterans loan programs, a form of socialized direct lending that lenders do not seem to oppose.

There were some setbacks. The governor of Oregon suddenly vetoed a law that would have helped bring in more mortgage money. The governor of New Mexico vetoed a bill making state funds available to buy FHA loans. New Jersey edged closer to middle income housing program, but realtors apparently succeeded again in balking its passage. Details:

Cal-Vet funds channeled into more new houses

California's legislature has voted changes in the state's "little GI" lending program to give veterans who want to buy homes and farms first chance at the money. This should spur sales of new houses.

A bill now on Gov. Goodwin J. Knight's desk puts a two-year moratorium on refinancing existing mortgages with Cal-Vet loans. Veterans who already owned homes or farms and merely sought lower interest rates were gobbling up 65% of the available funds.

Another bill awaiting the governor's signature would let the State Veterans Board raise Cal-Vet's maximum interest rate from 4 to 5%. Since mid-1956, Cal-Vet loans have been pegged at a sub-market 3%, resulting in a deluge of applications that has swamped the direct-lending agency. Now, the board proposes to raise interest to 3½% Dec. 1 (covering outstanding as well as future loans).

Gov. Knight has already signed a bill boosting from $13,500 to $15,000 in the maximum Cal-Vet loan to veterans who own their own lots. Limits otherwise are $15,000 loans on houses and $40,000 on farms, with no limit on the full price of homes or farms.

Major bills were enacted affecting urban renewal. One change permits spot clearance and neighborhood conservation, ending the requirement that entire blocks be redeveloped. Renewal agencies are required to promote participation by property owners; court review is provided for any renewal or redevelopment plan; agencies are required to provide means for relocating displaced persons into areas not less desirable. City governments may now develop slum clearance programs without creating redevelopment agencies.

The legislature killed controversial bills to:

- Require home builders to hire an architect.
- Impose an $800 license fee on mortgage brokers and salesmen who handle even one mortgage loan or deed of trust.
- Provide $50 million for state public housing.
- Prevent S&Ls from forcing borrowers to buy insurance from agencies controlled by them. (But a resolution was adopted—after one of the session's biggest fights—calling for an investigation of charges this practice is widespread.)

Oregon liberalizes vet home loans; Governor vetoes trust deed law

Oregon has also liberalized its veterans home and farm loan program.

Gov. Robert Holmes has signed a bill boosting loan maximums from $9,000 to $13,500 on houses and from $15,000 to $30,000 on farms. The new law also raises the loan-to-value ratio from 75 to 85%. Maximum interest continues at 4%. Since the bill was signed, demand for loans has skyrocketed—so much so the loan program will soon be curtailed. A referendum will be held in November to boost available funds.

Gov. Holmes gave the home building industry a rude shock by vetoing a bill that was expected to help woo out-of-state mortgage money to capital-shy Oregon. The bill would have incorporated trust deeds into Oregon real estate law and eliminate a one-year wait in judicial forecloseures.

Illinois overhauls foreclosure, real estate license laws

Foreclosure proceedings have been shortened (from 15 to 12 months) and simplified in a new law signed by Gov. Stratton. Builders and lenders who backed the measure expect it to attract more out-of-state funds.

The law bars deficiency judgments in cases where owners consent to turn over their deeds in settlement of mortgage debts, or where the courts finds the property worth no more than 90% of the debt. Property owners are allowed three months to pay the debt and regain clear possession. If owners do not agree to this procedure, debtors get 12 months to regain possession. However, the time other creditors may press claims has been cut down three months to the last quarter of the 12-month period.

Another new law makes the state's real estate license act much stronger. Brokers may lose their licenses if they are found guilty of misleading advertising, "including unauthorized use of the term 'realtor.'" Applicants for broker licenses must prove they have been registered real estate salesmen for two years or have completed 96 hours of classroom study of real estate subjects. Licenses may be revoked for failure to maintain a special bank account for money in escrow. Realtors supported the law.

The legislature passed a bill setting up a Northeastern Illinois Metropolitan Regional Planning Commission. But it will have little power. A plan to levy a tax to support it was dropped, and a companion bill died which would have given the commission power over the plans of municipalities.

The Senate passed but the House killed a bill to let housing authorities sell projects to private owners. Public housing officials opposed the bill on grounds it might result in a "give-away" at less than fair price and would threaten eviction for families in public housing units.

New Jersey realtors defeat middle-income housing bills

For the second year in a row, realtors apparently have won a fight against middle-income housing legislation in New Jersey.

Two middle-income housing bills passed in the Assembly but both were bottled up in the Senate. One declared a shortage of middle-income housing exists; the other defined who could qualify for such housing—in vague language realtors cried might cover 80% of New Jersey families, including some earning up to $150 a week. The Republican-controlled Assembly passed the bills at the urging of Sen. Malcolm S. Forbes Jr., Republican candidate for governor in next fall's election.

Realtors also fought two companion bills. One would have authorized a referendum this fall on a $100 million bond issue to finance middle-income housing. The other would have permitted occupancy by families with income six times the rent (including heat, water, gas and electricity). Democratic backers of the bills contend the "real estate lobby so confused the issues" that a majority of Republicans in both houses let the measure die in committee.

The legislature passed a bill, signed by Gov. Robert Meyner, raising from 6 to 8% the allowable profit for limited-dividend housing corporations.

Metropolitan government a step closer in Ohio

Ohioans will get a chance in November, 1958 to authorize creation of metropolitan governments. The state legislature voted to put the issue up to a state constitutional referendum. If it passes, elections may be held within counties for metropolitan government.

Ohio home builders supported the bill strongly, seeing it the best way out of mounting land-development and zoning troubles in many key markets. Clifford St. Clair, executive vice president, says the OHBA will prepare campaign material for local chapters for the 1958 referendum.

Strongest interest in metropolitan government has been shown in Columbus, Akron, Dayton and Youngstown. Least interest has developed in Cincinnati, and very little in Cleveland.

Ohio home builders are also happy over these legislative results:

- Passage of a bill giving some relief from vandalism. It lets juvenile courts exact a bond from parents of child vandals to insure the children's behavior—after the first offense.
- Defeat of a labor-backed bill to apply Ohio's prevailing wage law to all facets of building and of three labor-backed licensing bills. These would have required licenses for all builders and

continued on p. 63

For the biggest bonus in insulation...choose from these famous-brand blankets and batts

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Reynolds continuing promotion of the TRIPLE PLUS – by four-color magazine advertising and network TV – has more and more homebuyers demanding this important extra value. They know this "extra" costs very little. They know the only time to get the TRIPLE PLUS job is *while the house is building.* So write this sales-clinching feature into your specifications – and promote it! Choose from the famous brands listed in the column alongside. **Reynolds Metals Company,** General Sales Office, Louisville 1, Kentucky.

THEY ALL FEATURE THE TRIPLE PLUS* OF REYNOLDS ALUMINUM FOIL

WITH THE TRIPLE PLUS* OF REYNOLDS ALUMINUM

This is the Mark of Extra Value in Insulation . . . by the Makers of Reynolds Wrap!

THE FINEST PRODUCTS MADE WITH ALUMINUM ARE MADE WITH

REYNOLDS ALUMINUM

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See "Circus Boy", Sundays, NBC-TV. Watch for Reynolds on "Disneyland", ABC-TV Network.

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PLUS 1 BOUNCES OFF SUMMER HEAT! Reynolds Aluminum Foil reflects up to 95% of all radiant heat...cools a house as much as 15°...drastically cuts air conditioning costs.

PLUS 2 THROWS BACK WINTER RADIATION! Properly placed in walls, in ceiling, under floors, Reynolds Aluminum Foil reflects house heat back inside...cuts fuel costs.

PLUS 3 CONTROLS MOISTURE CONDENSATION! Reynolds Aluminum Foil is a positive vapor barrier...protects homes against moisture damage just as foil packaging protects foods.

continued from p. 61

all sub-contractors. One would have required even experienced builders to pass an examination in order to get a license. (Similar bills were introduced in 12 other legislatures this year, say builders, suggesting a concerted union move.)

• Defeat of a bill to boost income limits for public housing tenants from $2,400 (after income tax) to $3,000, plus exemptions which could add another $1,450. Ohio is the only state which imposes its own public housing income ceilings.

Tennessee approves consolidation of cities and counties

Tennessee's legislature has opened the way for a consolidated government for each of its major cities and the counties in which they're located.

First city planning to take advantage of the law allowing city-county consolidation is Nashville—whose political and civic leaders originally requested the legislation. The same path is open to Memphis, Chattanooga and Knoxville.

Nashville has been searching six years for an answer to disorderly growth by splinter suburbs. Annexation was repeatedly rejected by the suburbs. Now, the towns will retain their independent status, if they don't want to become part of the consolidated city-county. But when consolidation is achieved, it will prevent incorporation of more fringe suburbs.

Community facilities problems eased by new Michigan law

Michigan took a big step toward solving the problem of how to provide sewerage and water to new communities.

A new law conceived by the Detroit Home Builders lets counties set up county-wide departments of public works. They can plan and build water lines, drainage lines and sewer systems, and finance them on the credit of the county. Up to now, state home rule laws greatly restricted towns from financing and building facilities beyond their built-up areas. The new law makes it possible to supply facilities to new houses as fast as they are built.

Florida spurns eminent domain for renewal; doubles transfer tax

The Florida legislature:

• Doubled the real estate stamp tax from 10¢ to 20¢ per $100—or from $10 to $20 on a $10,000 house—despite home builder and realtor opposition.

• Voted down a bill to permit use of eminent domain to get land for urban renewal or redevelopment.

• Repealed a law barring county commissioners from accepting maintenance of roads less than 66' wide. Realtors argued the 66' rule was adding needlessly to the cost of subdividing—and thus of new homes—by requiring roads wider than necessary.

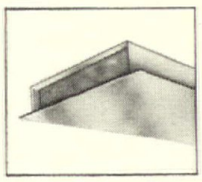
Urban renewal approved, bill to bar S&L branches killed in Texas

Texas legislators finally passed a law letting cities participate in urban renewal. At three previous sessions, the legislation had been defeated. The law specifies all new renewal housing must be built by private interests.

An effort to stop S&Ls from opening more branches died in committee. Proponents insisted S&Ls are mushrooming at the expense of banks, prohibited from having branches.

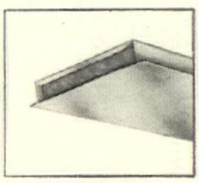
NEWS continued on p. 65

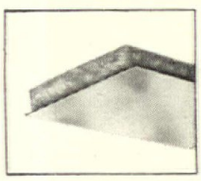
These are the different ways the TRIPLE PLUS is used



TYPE A
This insulation uses the TRIPLE PLUS all around: Reynolds Aluminum Foil completely encasing the batt on all four sides, giving the full advantage of reflective foil.

TYPE B
This insulation features the TRIPLE PLUS in another form. Reynolds Aluminum Foil one side; the other side a polished aluminum pigmented coating on kraft paper.





TYPE C
This type of insulation gives you the advantages of the TRIPLE PLUS in still another way . . . with a layer of Reynolds Aluminum Foil on one side of the batt.

. . . in each of these famous-brand insulations:

RED TOP INSULATING BLANKET
WITH THE TRIPLE PLUS OF REYNOLDS ALUMINUM
RED TOP uses Type 'A' TRIPLE PLUS

CELOTEX INSULATING BLANKETS
WITH THE TRIPLE PLUS OF REYNOLDS ALUMINUM
CELOTEX: Types 'A' & 'B' TRIPLE PLUS

JM Spintex INSULATION
WITH THE TRIPLE PLUS OF REYNOLDS ALUMINUM
SPINTEX uses Type 'B' TRIPLE PLUS

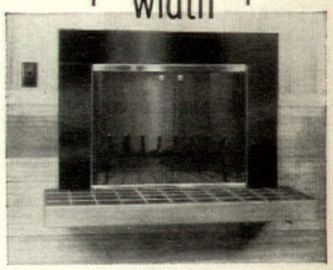
SEALFOIL GLASS FIBRE INSULATION WOOL
WITH THE TRIPLE PLUS OF REYNOLDS ALUMINUM
SEALFOIL uses Type 'B' TRIPLE PLUS

BALSAM-WOOL
WITH THE TRIPLE PLUS OF REYNOLDS ALUMINUM
BALSAM WOOL uses Type 'B' TRIPLE PLUS

LOF GLASS FIBERS HOME INSULATION
WITH THE TRIPLE PLUS OF REYNOLDS ALUMINUM
LOF uses Type 'C' TRIPLE PLUS

NOW-
a NEW and LARGER *Majestic* Thulman Fireplace

3-ft. opening width



the factory-made unit that builds in without masonry!

36" Opening Width

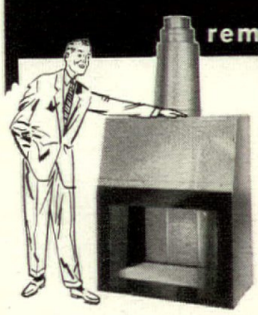
The same Majestic-Quality fireplace and chimney as before but now a full six inches wider—ample width for rooms of any size, for floor-level or raised-hearth installations. U/L approved! Thulman 30" fireplace also available with these same new features.

New Built-in Screen

Attractive sliding screen adds beauty and safety to the fireplace but adds nothing to the cost of installation since it is built-in at the factory.

New "Easy-Trim" Method

New attractive trim is assembled at the factory into three pieces, applied in minutes on the job by fastening to the fireplace face. No mortar, no mixing . . . just apply mastic and press into place. Surround material of your choice, of course, can be used instead.



remember . . . Thulman means more fireplace for your money!

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416 Erie St., Huntington, Indiana

You're saying "Good Buy"

A built-in *KitchenAid* automatic dishwasher is one way of saying "quality" in the homes you build. For here is the outstanding quality dishwasher... the "finest made" by Hobart—world's largest manufacturer of food, kitchen and dishwashing machines.

It's one of the things that make the difference ...says "home" instead of just "house"... brings immediate and enthusiastic approval from your home-buying prospects.

There is no other dishwasher like *KitchenAid* ...and your prospects know it! Only *KitchenAid* has the exclusive Hobart revolving power washing action that positively removes even the toughest dried-on foods and greases. Only *KitchenAid* has the separate motor and blower fan that circulates electrically heated air for clean, quick drying.

The convenience of the scientifically designed front-loading, sliding racks has big customer appeal. It's virtually impossible to load these racks incorrectly and interfere with efficient washing action.

And for styling, *KitchenAid* is in a class by itself... fits right into any kitchen decorative scheme. The beauty of KitchenAid Antique Copper, gleaming Stainless Steel or White is unequalled. Or a color can be arranged to match or blend with cabinets.

Add the "good buy" sign to your homes—*KitchenAid*. For information, mail the coupon. *KitchenAid* Home Dishwasher Division, The Hobart Manufacturing Co., Troy, Ohio. In Canada: 175 George Street, Toronto 2.

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continued from p. 63

LABOR, MATERIALS AND PRICES:

Builders run into rash of strikes; widespread cement shortage looms

Building trades and other unions are keeping up pressure for more pay. Resulting strikes are slowing building from coast to coast. Most serious trouble spots at mid-month:

- Two-fifths of the nation's cement plants were shut down by a strike of 16,000 United Cement, Lime and Gypsum Workers.
- Fourteen thousand plumbers, hod carriers and sheet metal workers were on strike in southern California.
- Laborers, carpenters, plasterers and masons were striking against home builders in California's San Joaquin Valley.
- Three thousand carpenters were out in central New Jersey.
- New York City walkouts involved ornamental iron workers, sheet metal workers and steamfitters. Several large housing construction projects were held up. Drivers of sand, gravel and ready-mix concrete trucks prepared to strike.

The cement strike had spotty effects. It started in mid-May. By mid-July, builders in some markets were crying for cement. In others, no shortages were expected at all. Reason: some key markets like Dallas and Cleveland have sources not organized by the striking union. Others like New York and Boston began reporting critical shortages. A lumber dealer in Reading, Pa. reported "not a bag of cement available anywhere." Settlements at a few plants indicated cement prices might rise about 5%.

Other strikes broke out suddenly and ended almost as quickly in many cities. Major exception to this pattern was Kansas City's two-month carpenter and painter strike which ended June 30.

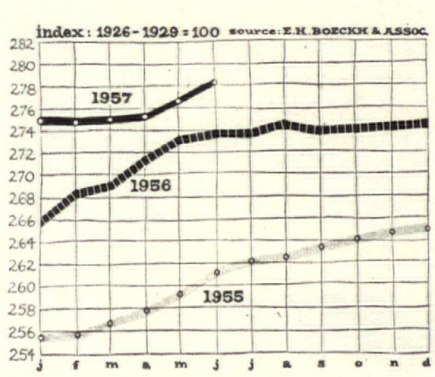
The three-year pact in Kansas City was typical of many settlements reported around the US.

Carpenters gave up a host of fringe demands for a 17½¢-20¢-17½¢ an hour pay increase. Painters dropped most fringe benefits to settle for 17½¢-17½¢-17½¢ plus 12½¢ more for using rollers. Home builders say the terms do not seem out of line but note that the two-month walkout probably prevented construction of about 2,000 houses.

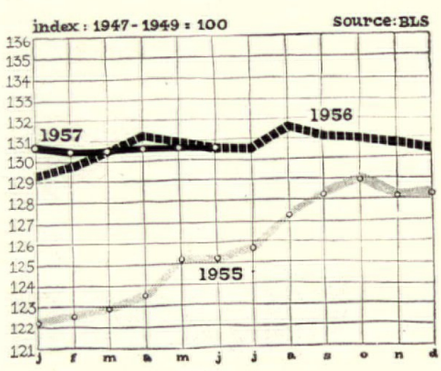
In Miami, lathers "went fishing" for two weeks, then signed a three-year pact totaling 52¢ more. They also won double pay for overtime, travel time and a 32-hour week if and when 20% of the members are out of work.

In northern New Jersey, home builders said a mere 20¢ one-year pay rise for one union would, on top of automatic raises signed with others last year, boost home prices 3 to 4% this summer.

A three-week strike of 1,500 carpenters in the Fox River Valley of Wisconsin ended with a three-year wage boost totaling 50¢ an hour. On the other hand, in Milwaukee nearly all building trades settled for 15¢ in a one-year contract.



Boeckh's index of residential building costs rose sharply in June for the second successive month, reflecting wage gains almost entirely. The index rose 1.4 points to 278.1%, following a similar May increase. Strongest wage gains were made by common laborers.



Materials prices in June again remained at 130.7, only one point over June last year. Only two building product groups showed a change from May: the index for plywood moved up from 96.8 to 97.7 and plumbing equipment dropped from 130.1 to 129.1.

MATERIALS BRIEFS

Tile flooring prices drop

Three major producers of asphalt and vinyl tile flooring have sliced their prices an average of 10%.

Kentile and Congoleum-Nairn made 10% cuts. Armstrong Cork cut prices 6 to 11%. There had been quiet price cutting before, industry sources say. This "makes it official." David O'D. Kennedy, Kentile president, says competition forced lower prices despite cost increases. He notes that tile prices are now no higher than ten years ago.

Steel prices re-studied

The steel industry's 4% price boost will have little immediate affect on home building, and an undetermined long-term effect.

First materials to feel the impact will be structural steel and nails—the latter reported going up about 60¢ a keg at once. Many building materials manufacturers who use steel say they will not know the effect on their price structure for some time. Crane Co. says prices of porcelain steel sinks and tubs will rise but prices of vitreous china and cast iron toilets, tubs and sinks will not.

Col. E. H. Boeckh, Washington cost analyst, says one difficulty in figuring the importance of the $6-a-ton steel price boost is that no one really knows how much steel is used in an average house. It varies widely by price of houses and regional custom. One eastern builder figures his houses use between 650 and 800 pounds of steel. He thinks higher steel costs may add only about $2 cost to a house.

Lumber strike threat ends

The long threat of a British Columbia log and lumber strike, averted at the last minute July 5 with a 7½% (13¢) hourly wage boost, gave little boost to lumber sales and prices. Neither did vacation shutdowns, some lasting two or three weeks.

A $2 drop in the base price per M of sanded fir plywood failed to halt a continued lag in sales in late June and early July. Sheathing (sanded) plywood, which felt several price increases and moved from $98 to $110 from spring to early summer, started dropping again. Nevertheless, plywood sales appear headed toward another record year. Sales for the first six months were up 11% over the same period of 1956.

Fir lumber felt no spring-summer upturn. In early July even prices of the items doing best—2" x 10"-14' lengths and long-lengths—started sliding.

Lumbermen blame strikes by southern California building trades, which have held down house sales, for soggy prices.

A new material: Pyrocerams

Corning Glass celebrated the opening of its research center by announcing a new family of basic materials, harder than high carbon steel, lighter than aluminum and up to nine times stronger than plate glass, at less cost than many structural metals.

The new materials, called Pyrocerams, have potential for many industries including

continued on p. 67

One Man Runs This Vibrator...Anywhere

NEW 115 VOLT AC-DC MOTOR-IN-HEAD VIBRATOR

In addition to the high-cycle vibrator, Homelite also has a new 115 volt AC-DC motor-in-head vibrator. This powerful, lightweight unit can be used anywhere by one man. It will operate from either standard 115 volt "house" current or from a low cost Homelite carryable generator. An electric flexible-shaft-driven model is also available for working concrete in small forms or in "tight spots."

Write or call your nearby HOMELITE representative today for a free demonstration.

One man can run this Homelite High-Cycle Electric Concrete Vibrator anywhere . . . to place concrete faster, easier and more profitably than ever before. That's because he handles only the lightweight vibrator head and cable. The generator stays on the ground . . . or in any convenient spot within a 400′ radius . . . out from under foot and away from pouring operations. No special cradles or scaffolds are needed.

You can handle 30 to 40 cubic yards of 2″ slump concrete per hour with this powerful Homelite vibrator. Tough, kink-proof, handling hose goes anywhere . . . around corners, over obstacles . . . can't be injured by bending. Quick-connecting extension hoses let you work effectively in the deepest forms. The rugged, high-cycle motor built into the vibrator head will give long, profitable service at lowest maintenance cost. Carryable, 125 pound, Homelite generator supplies both high-cycle current for one or two vibrators *and* 110 V. DC current for your electric tools and floodlights.

Manufacturers of
Carryable Pumps • Generators
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continued from p. 65

Complete Line of Homelite Carryable Construction Equipment Now Available

Self-Priming Centrifugal Pumps . . . Carry these lightweight, dependable pumps anywhere. Non-clogging design . . . 28 foot suction lift . . . capacities up to 15,000 g.p.h. . . . sizes from 1½″ to 3″. Diaphragm pump also available.

Chain Saws For Every Job . . . Now you can choose from a full line of lightweight, powerful Homelite chain saws. From 3½ to 7 horsepower . . . 19 to 29 pounds. Brush cutting and clearing attachments are available to handle all your cutting jobs.

Carryable Gasoline Engine-Driven Generators . . . Lightweight Homelite generators can be carried and used anywhere to provide high-cycle and 115 volt power for your electric vibrators, tools, and floodlights. Complete range of sizes up to 5,000 watts . . . all standard voltages.

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PORT CHESTER, NEW YORK

home building. First use will be as nose cones for guided missiles.

Pyrocerams are made of the same basic materials and processes as glass but are given a heat treatment that changes the plastic, glass-like structure to a crystalline metal-like structure. In their glass-like state, Pyrocerams can be worked by any mass-production glassmaking technique: they can be pressed, drawn, blown, rolled or cast for inexpensive production.

General industrial uses are still to be developed. But the light weight, strength, fire resistance, durability and ease of maintenance suggest they would make fine structural material. Their good electrical, thermal, anti-corrosive qualities suggest uses in kitchens, laundries, bathrooms and appliances.

Builders tell manufacturers how to write better ads

Some of the nation's top homebuilders would like to see some changes in ad copy aimed at them by manufacturers.

Thirty-one builders got a chance to give some free advice to industry aides at a "builders' building habits" conference at the National Housing Center in Washington. The meeting was a follow-up of a "builders' buying habits" meeting Jan. 10-11 (News, Feb.).

Among the suggestions:

- Larry Wynn Jr. of Winn-Rau Corp., Overland Park, Kans., urged building materials firms to make copy aimed at builders more informative than consumer copy.
- Emil Gould, Miami, said manufacturers should put more stress in ad copy on servicing their products in local markets.
- Martin Bartling of Knoxville, NAHB's treasurer, said he is "getting very tired of paying for manufacturers' mistakes" and feels the best way to find quality products is "to look at the ads in a trade magazine."
- Leland G. Lee Jr. of Dallas urged advertisers to pay more attention "to what their products will do for the buyer and less time telling how good they are."
- Builders disagreed on testimonial ads. Some scorned the practice as "eyewash"; others admitted they were inclined to "follow the leader" regardless of where he builds houses.

First meeting brings results

A review of conclusions reached at the January meeting disclosed several concrete results.

W. E. Slabaugh, manager of Westinghouse's contract sales department, said his company has already taken action on builders' reports that "glamor" copy and direct mail advertising are almost useless to builders.

"We are de-emphasizing the glamorous type of direct mail advertising," Slabaugh disclosed. He added that Westinghouse "has also taken steps to correct what was brought out about trade paper advertising not making sufficient mention of merchandising help available to the builder."

George I. Middleton, builders' section manager of Crane Co., said "we are now getting out a builders' sales aid kit, and later—a year away—we will come out with a strictly builders' sales catalog."

Frank W. Cortright, director of builder research, Youngstown kitchen division of American Radiator & Standard Sanitary Corp., said he is stepping up use of surveys to find out "what the builder is using and why he is using it."

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Authorized Distributor

Esther Williams Swimming Pools

Sign of a Smart Businessman

He's standing proudly by his Esther Williams Swimming Pool Distributorship sign because he knows he's made a smart deal. Many men all over the country are making good money in this great new business.

Big Promotion...Fast Action...Now

Full-page ads in "Life," "Better Homes and Gardens" and other media—NBC-TV—and sensational tie-in with Pepsodent now paying off in loads of leads. *You start fast and set up your market for big promotions coming. Heaters make for year-round selling.*

Installation Simplified

All concrete pool. New designs and techniques make installation no problem. Complete, finest-quality pool equipment, exclusive features and Good Housekeeping Seal make sales easy.

And Esther Williams, Too!

The greatest name in swimming sets you up as the leader in your area as soon as you hang up your sign. Esther Williams is the magic name that gives you prestige, product identity *and sales.*

Exceptional Profit Picture

Big sales this year and bigger years ahead assure big profits. Five-figure investment needed for working capital varying with area potential. You stock and sell our dealers. We furnish complete sales, advertising, installation procedure.

The Time To Start Is Today!

It's easy to get started. Write to: *International Swimming Pool Corporation, 11 Court Street, White Plains, N.Y. Largest organization in the industry.*

Dealerships Also Open

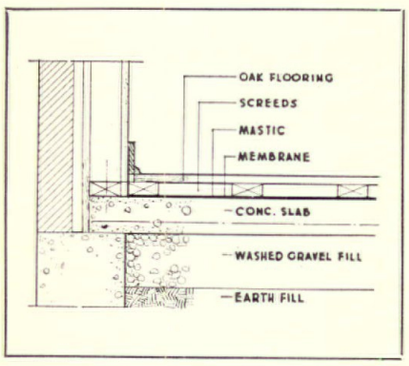
ESTHER WILLIAMS SWIMMING POOLS

Guaranteed by Good Housekeeping — Commended by Parents' Magazine

ESTHER WILLIAMS SWIMMING POOL UNITS

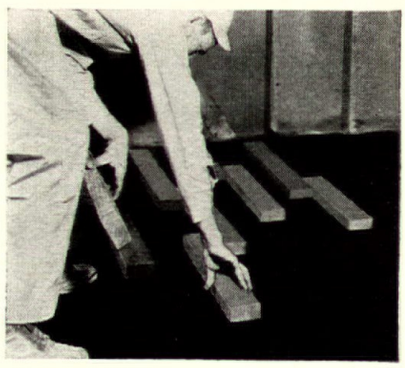
Technical news from National Oak Flooring Manufacturers' Association

Low-cost method for installing strip oak floors over concrete slab foundations

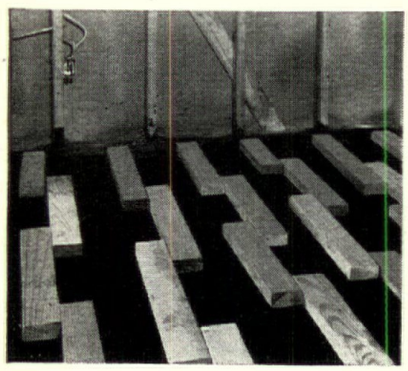


1 Start with a well-constructed concrete slab. Use a surface moisture barrier of 15-lb. asphalt felt or polyethylene film embedded in mastic.

2 With moisture barrier in place, apply mastic to secure screeds over entire slab surface or in "rivers" along lines where screeds will be positioned.



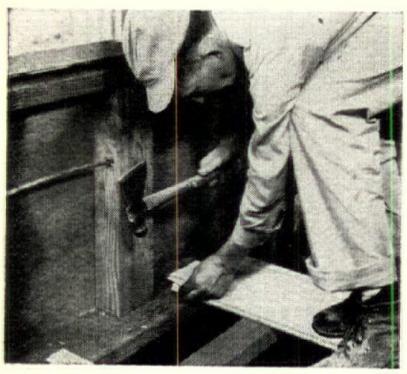
3 For screeds, use flat, dry 2x4s in random lengths from 18" to 30". Screeds should be preservative treated to prevent rot or termite damage.



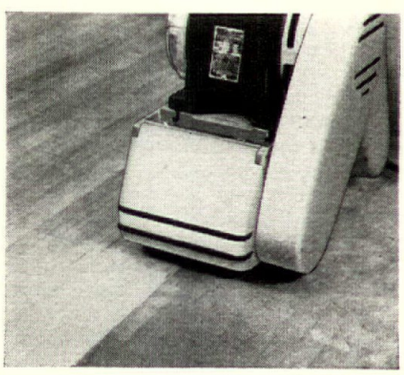
4 Lay screeds flat side down in staggered pattern on 12" centers at right angles to proposed direction of finished floor. Lap joints at least 4".

5 Leave a minimum gap of 1" between ends of screeds and baseplate around edges of room to allow for normal expansion of the finish flooring.

6 Use only tongue-and-groove and end-matched strip oak flooring. Blind nail to each screed. Stagger end joints for strength and appearance.



7 Wide baseplate along two walls is recommended to provide a good nailing surface for flooring ends, increasing rigidity of the installation.



8 Sand and finish flooring in usual manner, or use prefinished flooring. This installation method has proved successful in thousands of homes.

You know you're right when you use oak floors...in any home

Mail for FREE installation manual

NOFMA CERTIFIED OAK FLOORS

National Oak Flooring Manufacturers' Association
802 Sterick Building,
Memphis 3, Tenn.

Please send free copy of "How to install hardwood strip floors over concrete slabs."

Name_____

Address_____

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SEGREGATION:

California suit seen as national 'blockbuster' for FHA tracts

Is the National Assn. for the Advancement of Colored People on the verge of a big breakthrough in its fight against segregated housing?

Association leaders are more hopeful every week as a judge in Sacramento, Calif. continues pondering their three-year-old suit against home builders and realtors selling FHA houses (June '54, News). The suit—first of its kind—is aimed point blank at opening up new tracts to Negro buyers. It asks not only an injunction, but also compensatory and punitive damages.

Madison Jones, NAACP's chief housing adviser, says the Sacramento case "is going to be the real blockbuster if we win it."

The suit went to trial last January. Briefs were submitted in March to Superior Judge James H. Oakley, once an aide to former Gov. Earl Warren. NAACP charged most of Sacramento's big builders and realtors secretly agreed to refuse to sell to Oliver A. Ming, a veteran, and other Negroes, solely on the basis of color.

Defendants' lawyers moved early for dismissal. They denied having any racial policy governing house sales, but contended they have a constitutional right to sell to whom they please. But Judge Oakley ruled that if Ming could prove his charges, he had a valid case.

FHA not involved

NAACP argues in a printed 106-page brief that the builders are only the *means* Congress chose to make houses readily available to persons of all colors and creeds. Thus, say NAACP Attorneys Loren Miller, Nathaniel S. Colley and Franklin H. Williams, FHA Sec. 203 houses must be offered for sale to all buyers.

FHA was not made a party to the suit, nor were lenders. Reason for this, NAACP says, is that they wanted to avoid the kind of complications that arise in suits against a federal agency. If builders and realtors are forced to offer to sell to Negroes, they say, lenders will have to fall in line sooner or later.

Association attorneys concede the case will go to the Supreme Court regardless of who wins in California. Thus its immediate effect will not be strong nationally.

Jones' optimism about the case indicates that NAACP still counts heavily on the "sock 'em in the courts" strategy long stressed by the association's old pros.

Help sought from industrialists

Jones concedes, however, that long-range educational work in and out of NAACP is a must to achieve inter-racial housing. In fact, at NAACP's annual convention in Detroit, the Sacramento case was seldom mentioned in housing discussions.

"We have to train our people," Jones said, "to sit down with housing professionals and city planners to figure out how to get rid of ghettos. One place where we intend to do a lot of work is in urban renewal."

Most areas being torn down in northern cities, the fast-talking Jones argues, are valuable not only for business but for housing as well. These areas are usually Negro quarters, he says, and the problem is how to disperse them—but not to other slums.

"We are trying to reach the people above the level of the real estate lobby—the industrialists who are seriously concerned about their communities," he said. "They realize that where you have poor housing conditions you have unsatisfied workers. In Chicago last month we sat down with them and talked over the problems. They're interested.

"We are interested, too, in seeing housing put up in open areas. If you take this to an alderman, he'll say he doesn't want it in his area. But if you can get people with money, they can assemble the land, get things moving and at the same time take the politicians off the hook."

Jones admits "progress [toward housing integration] is very slow." He adds: "We began our program on housing about two years ago and we are still attempting to educate our people to be aware of the tools." At NAACP's convention, while Jones stressed workshop educational meetings, NAACP Lawyer Thurgood Marshall exhorted Negroes to buy homes in white neighborhoods everywhere.

"We find segregated housing today as before," Marshall told the closing rally. "The ghettoes haven't become larger, but they are still here. The reason is not the failure of courts of laws, but the inaction of the individuals involved. Much of the responsibility for the continuation of segregated housing rests on the shoulders of Negroes who are unwilling to make an effort to buy property in non-segregated areas. The only real solution is a public relations job on the community level to convince Negroes of the absolute necessity of living in non-segregated neighborhoods and to convince other people that Negroes are just as good neighbors as anyone else—no better and no worse."

Slap at builders, realtors

In its annual resolution attacking housing industry groups (it named NAHB, NAREB and MBA), the NAACP this year took an educational tack: "We shall continue [efforts] to end the stereotyped-thinking and illogical reasoning employed by these associates in their practice of restricting minority groups from moving in a free and open housing market."

The stress on education seems emphasized by NAACP fears that it is running afoul of US public opinion. In the South, anti-NAACP legislation has left it nearly helpless. Both in the South and the North, the organization feels a press of unfavorable public opinion—so much so that, for the first time, NAACP officials talked seriously of hiring an outside public relations firm to explain its operation to the public.

CANADA:

Vancouver lawyer named Tory housing boss

Housing boss in Canada's new cabinet is straightlaced (he will not touch alcohol, disapproves of those who do) Vancouver lawyer and old-line Tory Howard Charles Green. The new minister of public works replaces Nova Scotian Engineer Robert Winters, who is reportedly going to a $60,000 a year job as president of Rio Tinto Steel. Green, 61, has represented Vancouver South in Commons since 1935. His stature in the party is such that he served as acting Prime Minister while new Premier John Diefenbaker attended a London conference of commonwealth prime ministers two weeks after the election.

GREEN

Under the Canadian administrative setup, the minister of public works is official government spokesman on housing. President Stewart Bates of Central Mortgage and Housing Corporation reports to him.

As an opposition member, Green was not a housing critic (he concentrated on transport, needled former Prime Minister Louis St. Laurent over the Suez crisis). West coast builders who know him respect his sober good judgment.

Builders hope government will ease mortgage pinch

House builders are growing more hopeful that the new Conservative government will act to steer more money into mortgages.

Their optimism arises from meetings between NHBA President L. E. Wade, top cabinet ministers and directors of Central Mortgage & Housing Corp., Canadian equivalent of HHFA plus FNMA.

Said Finance Minister Donald Fleming, the day after the meeting: "I want to see early measures taken to revive home construction which has fallen off so seriously this year under the tight money policy."

What can the Tories do?

Most likely, they will pour Treasury money into mortgage loans through banks or insurance company agents. Canada did this during the Korean war. Says CHMC Boss Stewart Bates: "It worked exceedingly well; it could no doubt work flawlessly again." CHMC has $190 million left of a $250 million fund available for government mortgage loans, either direct or via private lenders. All it would take to start money flowing is an order from Finance Minister Fleming. Current speculation is that he will probably turn over $100 million to CHMC within a few weeks, probably to be loaned through approved lenders.

If CHMC thinks it can ease the mortgage pinch enough by another method, it might be tried first. Existing laws will let CHMC buy up to $25 million worth of mortgages from the portfolios of approved lenders. Would this give private institutions enough funds to re-invest in housing to make any difference? It seems doubtful. Besides, Bates still hopes private enterprise will set up such a mortgage bank. At mid-year, Canadian starts were off 33% from their 1956 mark—40,000 compared to 60,000. Construction of single-family homes was down even more—47% up to the end of April, latest figure available. Multiple-family dwellings were off 20%.

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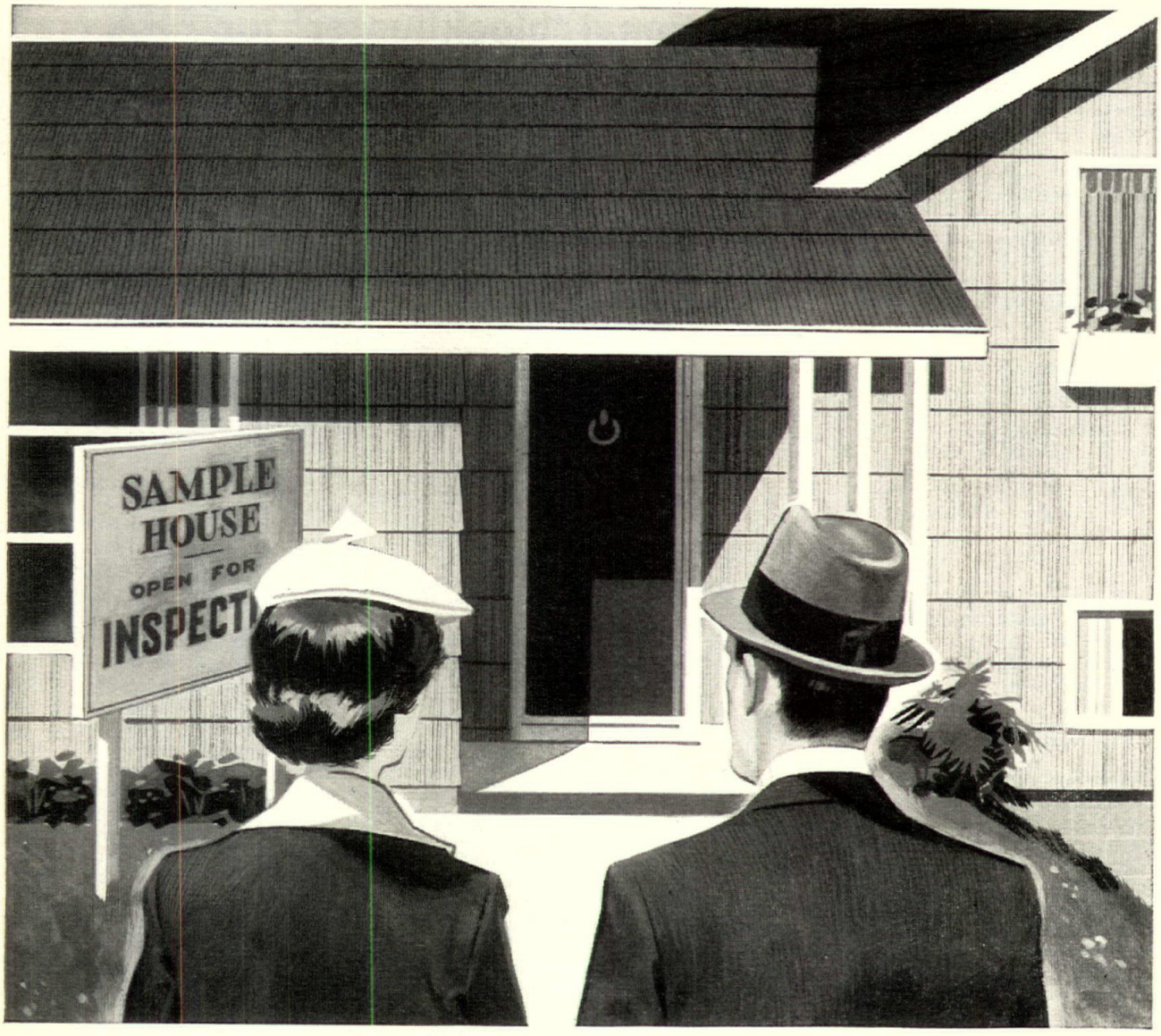


You're smart to look at it their way

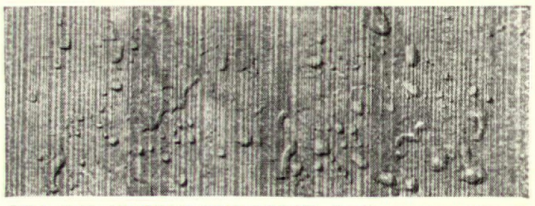
If *you* were doing the buying, you'd demand quality, beauty, and long life-expectancy in the materials used. And you'd trust and praise the builder who provided them.

For that praise, and for the profit-making reputation it brings, you invest wisely when you demand K&M Asbestos-Cement Siding and Roofing Shingles.

The Sunday-afternoon home-shopper *goes* for the bright modern colors of K&M Siding Shingles. And when you apply them with backer strips, you bring out long, modern horizontal shadow lines that add distinction to any house.

You can make a strong sales point of the famous Good Housekeeping Seal of approval awarded to K&M Shingles. This approval, along with the fact that K&M Shingles won't burn, rot, corrode, or need protective painting, gives you a double-barreled advantage when you talk roofing and siding with your prospects.

See our catalog in Sweet's Light Construction File, and then speak to your building-supply dealer. Or write to us for full information about beautiful, profit-building K&M asbestos-cement shingles.



SELL THE SILICONE TREATMENT. Another sales plus of K&M Siding Shingles—they're treated with miracle silicones to make dirt-carrying water "ball up" and run off. Unsightly siding streaks are therefore minimized!

K·M
BEST IN ASBESTOS

KEASBEY & MATTISON COMPANY • AMBLER • PA.

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PEOPLE: Ex-Congressman Oakley Hunter quits after two years as HHFA general counsel

A. Oakley Hunter is resigning as HHFA's general counsel.

The 40-year-old former congressman, who moved to the housing agency from Capitol Hill two years ago, plans to resume his law practice in Fresno, Calif. He has been suffering from an intestinal disorder—a form of colitis—which is aggravated by strain and pressure. Friends say his health would not let him run for Congress again even if he wanted to.

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LAWYER HUNTER
Back to California

Up to mid-month, HHFA insiders said Administrator **Albert M. Cole** had no successor in mind.

HOUSING OFFICIALS: **Lee Andrews** resigned as director of HHFA's community disposition staff—a job involving one of the largest realty sales in history: $100 million worth of homes and stores at the AEC cities of Oak Ridge, Tenn. and Richland, Wash. He returned to his realty firm in Greenwich, Conn.

Ragnor O. Johnson, former (1954-'56) Oregon real estate commissioner, was promoted from cooperative housing advisor to Zone II commissioner for FHA (middle Atlantic states).

Fred W. Griesinger, 56, of Arcadia, Calif., former vice president of the California Real Estate Assn., succeeded **Dean D. Watson** as state real estate commissioner. Watson resigned after nine years on the job, protesting he could not live on the $13,500 salary.

ELECTED: Vice President **John A. Fogarty,** as president of the Greensboro, N. C. Federal Home Loan Bank; Redeveloper **James H. Scheuer,** as president of New York's Citizens' Housing & Planning Council, succeeding **J. Clarence Davies Jr.;** Architect **John R. Fugard Jr.,** as president of the Chicago AIA chapter; Builder **Dan Bodily** of Niles, Calif., as president of the Associated Home Builders of the Greater Eastbay.

Gen. Kean resigns as head of Chicago public housing

Lt. Gen **William B. Kean** (retired), who as executive director of the Chicago Housing Authority is one of the nation's top-paid ($22,500) housing officials, has resigned after 32 months in office.

The former Fifth Army commander took over when **Elizabeth Wood** was fired after charging the CHA board had thwarted racial integration. Last winter Kean threatened to resign in a squabble with the board. A three-man bloc headed by **Charles R. Swibel,** Chicago real estate broker and protege of Democratic Politician Jack Arvey, tried to take over Kean's right to hire and fire personnel. The hassle ended with Kean's powers intact, and he withdrew his resignation. This time his resignation held. He will move to Clearwater, Fla. where he has built a house.

Mentioned as possible successors are **Alvin E. Rose,** Chicago welfare commissioner; **D. E. Mackelmann,** deputy city housing coordinator; **Fred Hoehler,** former state welfare director now assistant to Mayor Daley; **Robert H. MacRae,** executive director of the Welfare Council of Metropolitan Chicago; **Richard Nelson,** president of Real Estate Research Corp.; **Ellis Ash,** deputy director of the Baltimore Housing Authority.

MATERIALS' MEN: Ceramic Engineer **Robert C. Turner** moved up from eastern representative to director of the Facing Tile Institute; Chairman **Douglas Whitlock** of the Structural Clay Products Institute won Indiana University's distinguished alumni service award.

VA aide succeeds Leo Grebler as White House housing expert

Leo Grebler, German-born housing economist who has been in and out of government since 1938, resigned as housing specialist for the President's Council of Economic Advisers. He joined the National Bureau of Economic Research in New York, which is now headed by **Arthur Burns,** a former chairman of the CEA.

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ECONOMIST COLWELL
For the White House: a VA expert

Grebler, 57, former (1938-44) Home Loan Bank Board staffer and author of many monographs, articles and books on housing, joined the White House council two years ago, intending to stay only one.

His successor at the CEA is **Robert C. Colwell,** 47, financial economist for VA's

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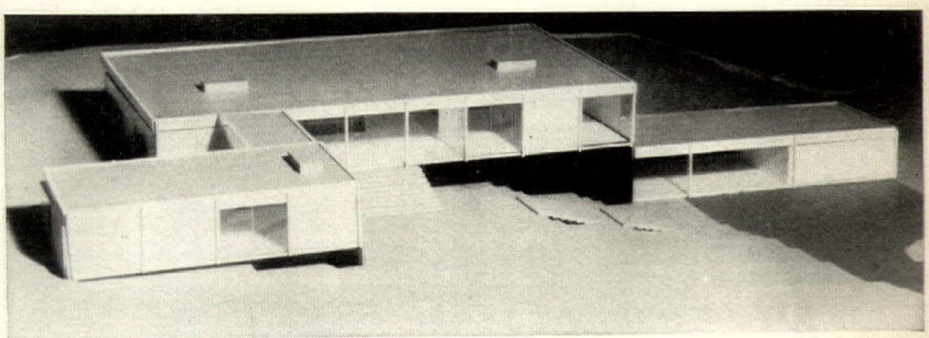
Salt Lake Tribune



DESIGN TEMPEST OVER A GOVERNOR'S MANSION:

The governor won't live in the Baroque but official critics don't like the Bauhaus

A small aesthetic tempest arose in Utah over the design of a new mansion for the governor.

Architect Georgius Cannon's glass-and-masonry model (right) for Gov. George D. Clyde and his successors aroused heated opposition from some key officials. No one went so far as to prefer keeping the Baroque castle built by Silver Miner Thomas Kearns in 1904 (left). Heating and maintenance costs have been impossibly high and it has long been vacant (Gov. Clyde lives in a modest brick ranch house). But the sharp contrast of the old and new no doubt helped stir some against Cannon's Bauhaus-style modernity.

At first, it appeared the three-level, flat-roofed design with a 1,500 sq. ft. living room would win approval; Gov. Clyde said he liked it—although he wanted Cannon to reduce the house size to cut costs. But on July 10 a legislative committee ordered Cannon (despite his objections) to design both a smaller contemporary model and a traditional-style mansion.

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loan guaranty service. A lifelong government careerist, Colwell joined the now defunct HOLC in 1934 after majoring in economics at the University of Chicago. He later became chief housing economist for the Home Loan Bank Board and, from 1945 to '47, was an economist for the National Housing Agency, HHFA's predecessor. He shifted to VA in 1947. For five years, he also lectured on housing and home finance at the American University graduate school in Washington.

Johns-Manville man honored for work on paint, materials

Clifford F. Rassweiler, vice chairman and vice president for research and development of Johns-Manville Corp., has won the 1957 Chemical Industry Medal.

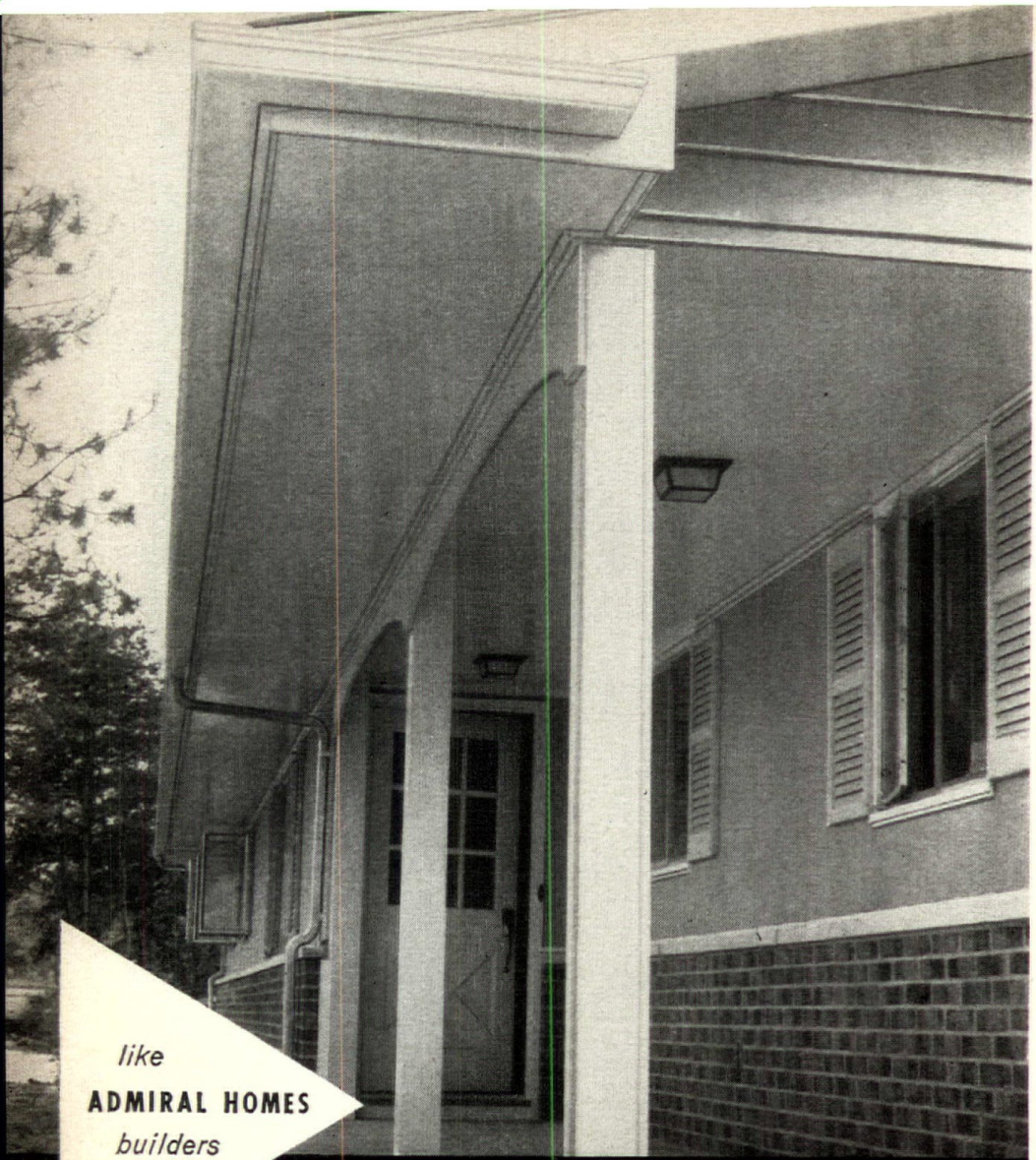
The award is made annually by the American section, Society of Chemical Industries, for conspicuous service to applied chemistry. Rassweiler was singled out for "application of scientific principles to practical industrial problems, notably in production of paint and building materials."

Robert J. Lovell, executive secretary of the Land Developers Assn. of Sacramento, became executive secretary of the Associated Home Builders of Sacramento as the two organizations merged. He succeeds **Louis Landau,** who resigned to give full time to his advertising agency, which handles many builder accounts. Commenting on the merger, President **John A. Bristow** of the builder chapter said: "More and more the problems of the home builder are becoming the problems of the land developer."

Builder **Bill Levitt,** who has been seeking to buy the Belair, Md. estate of the late William Woodward Jr., has moved to the Oyster Bay, L. I. home where Woodward was shot and killed by his wife in November 1955. The two matters are pure coincidence; Levitt bought the house before the accident.

Daniel H. Shear, development coordinator for the St. Louis Redevelopment Authority, succeeded **Hugh Mields Jr.** as assistant director of the Natl. Assn. of Housing & Redevelopment Officials in Washington. Mields quit to join the American Municipal Assn. as assistant director for federal activities.

DIED: **Henry M. Edwards,** 39, and **Paul H. Grunert,** 74, San Francisco builders, June 16, both apparent suicide victims in San Francisco; **Curtis Walker,** 60, vice president of the Prudential Building & Loan Assn., June 17, in Washington; Maj. Gen. **Walter P. Story,** pioneer Los Angeles real estate developer and former commander of the Army's 40th infantry division, June 18, in Burbank, Calif.; Realtor **John H. McMahon,** 55, former president of the Sacramento Real Estate Board and Associated Home Builders of Sacramento, June 19, in an auto accident near Twin Falls, Ida.; **Lloyd L. Van Nest,** 55, vice president of Penn-Dixie Cement Corp., July 4, in New Rochelle, N. Y.; Builder **Paul Starrett,** 90, onetime president of New York's George A. Fuller Co. and Starrett Brothers & Eken, who built the Empire State Building, Pennsylvania Station, Flatiron Building, several of New York's noted hotels and many other famed structures, July 5, in Greenwich, Conn.; Architect **Arthur Brown Jr.,** 83, designer of many homes and public buildings in San Francisco, July 7, in Burlingame, Calif.



like **ADMIRAL HOMES** *builders*

...open the door to greater sales with an Arco Paint Package

With each house it sells Admiral Homes offers an Arco Paint Package . . . the correct amounts of each color . . . the right types of paint needed to insure smart, sales-compelling finished homes.

Builders like the Arco Paint Package because it gives them control over painting quality. Durability has been formulated to rigid Admiral specifications. Quantities are correct for proper coverage, no skimping, no waste. Colors are professionally coordinated and formulated in the finest fade-resistant pigments.

No wonder Admiral Homes, with smart new models and smart merchandising, such as the Arco Paint Package, is opening the door wide to greater sales every day.

TESTED FIRST TO LAST! Arco AM PAINTS

THE ARCO COMPANY
7301 Bessemer Ave. • Cleveland 27, Ohio

Gentlemen: Please send me Arco's new color styling kit complete with 111 professionally styled color schemes and 57 swatches to guide me in color styling and plot development.

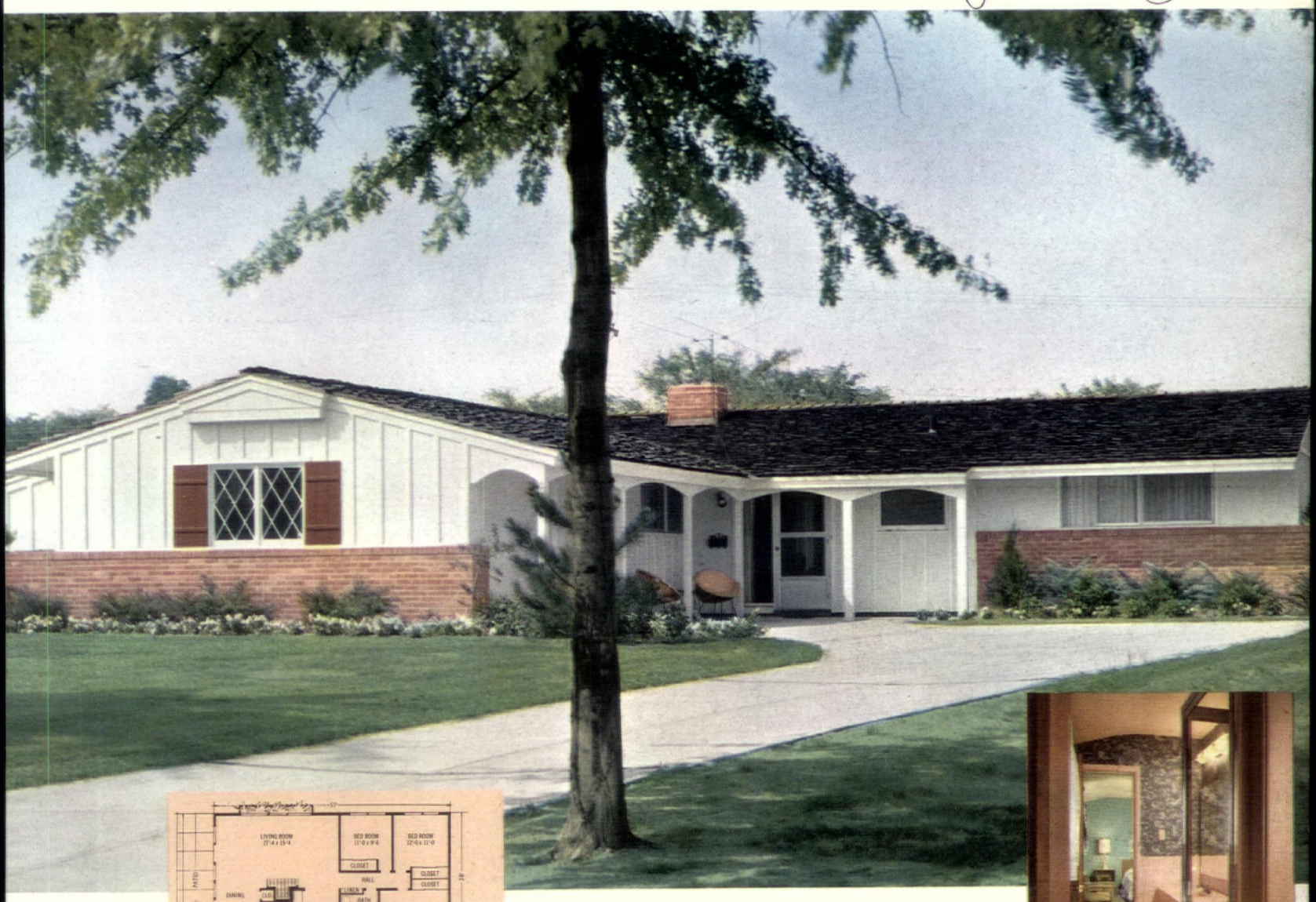
Name_____

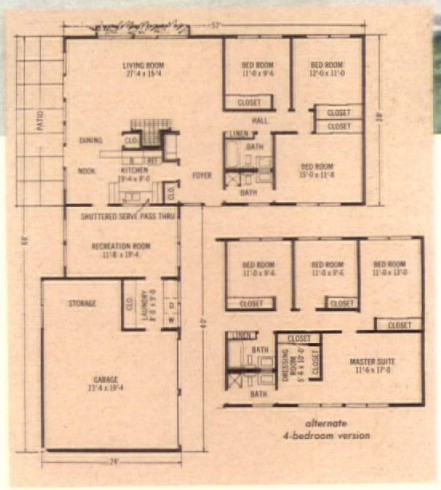
Company_____

City_____ Zone____ State_____

Admiral Homes Inc.
ARCHITECT-DESIGNED FACTORY-BUILT
Pittsburgh, Pa.

forest hill ... a scholz California contemporary design





America's most exciting homes.....the quality...the design...sells itself.

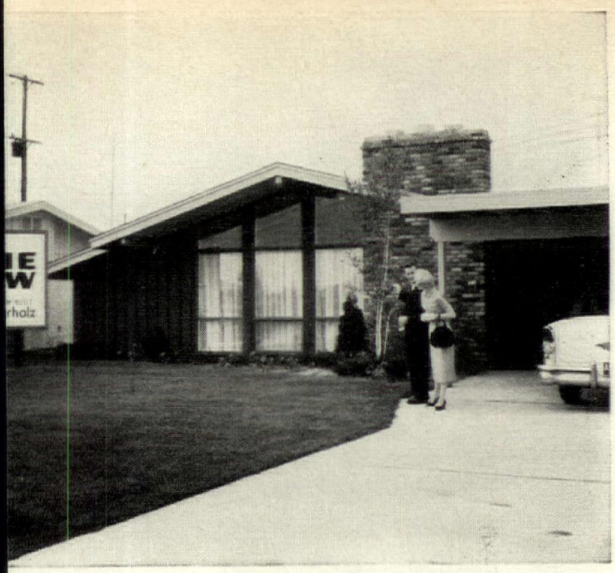
Scholz Homes Inc.

2001 N. WESTWOOD • TOLEDO 7, OHIO

...REGIONAL OFFICES OR PLANTS • WILMINGTON • CHICAGO • ATLANTA • NEW ORLEANS

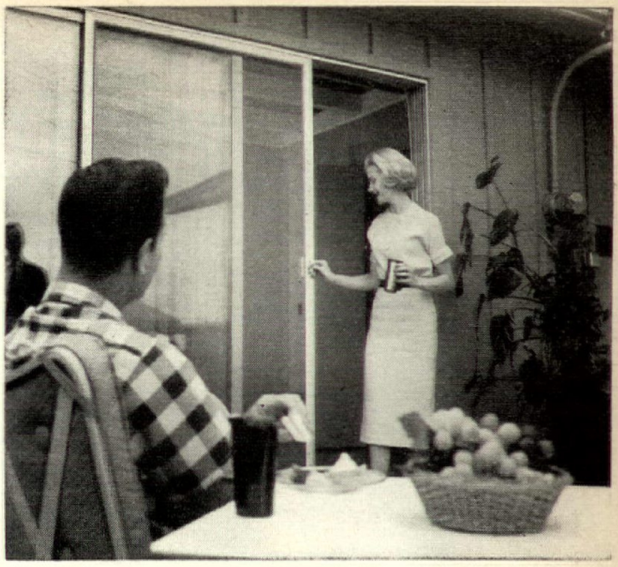
The Forest Hill (Slab) Model shown ranges from $30,000 to $40,000, less lot, depending on local area costs. Scholz designs and manufactures a wide range of distinctive homes: contemporary Ranch Western Homes from $10,000 to $20,000; luxury quality California Contemporary Homes from $18,000 to $50,000; and American Colonial Homes from $10,000 to $50,000. All are available to builders throughout the entire United States. Call or write for complete information.

INDOOR-OUTDOOR LIVING...



Aluminum-framed Fiberglas* screens are available for the New Fenestra Continental Gliding Glass Doors. This modern screen cloth gives you many advantages over conventional materials. Ask your Fenestra Representative to demonstrate them!

*TMOCF Corp.



with *Fenestra* CONTINENTAL
ALUMINUM GLIDING GLASS DOORS

"This is what my customers go for"— *says* BOB GERHOLZ, SR.

Bob Gerholz, winner for the last three consecutive years of a coveted NAHB Award of Merit, is a leader in providing home and community features that attract buyers.

This year, his Flint, Michigan "Community Homes" feature a landscaped, screened-for-privacy patio for outdoor living. You can see what a truly pleasant feature it is.

Gerholz homes are in the $16,950 to $30,000 price range, and they feature many quality products. For instance, to join the patio to the family room, he has provided a handsome Fenestra® Continental Aluminum Gliding Glass Door.

The Fenestra Continental scored an immediate hit with builders when introduced in January, 1957. The jewel-like sparkle of its custom hardware and its gleaming lifetime anodized finish have eye appeal. Your first touch proves the extra "built-in" quality. It glides open smoothly and easily . . . even with the extra weight of double glass. It has that solid "feel" you get when you open and close the door of a fine car.

Designed for insulating glass—Flint, Michigan, winters can be on the cold side, so Bob Gerholz provides insulating glass in his gliding glass doors and throughout his homes. The Fenestra Continental is the *first* gliding door truly designed for double glazing. It is extra strong and rigid. It glides on heavy-duty bronze rollers equipped with Torrington needle bearings. It's *double* weather-stripped to seal out wind, water, dust and cold. Of course, it is easily adapted to single glass, if desired.

Packaged for easy handling and installation—The Continental is knocked down and packaged complete with hardware. Frame and door panels are quickly and easily assembled on the job. Snap-in beads cut glazing costs. This gives you important man-hour savings in installation costs.

Nationally advertised—A Gerholz policy is to use and feature products with a national reputation—like Fenestra. It pays off in sales.

Your Fenestra representative—listed in the Yellow Pages—can show you a sample of the New Fenestra Continental Gliding Glass Door. He can give you complete details on types, sizes, and prices. Call him today, or mail the coupon below.

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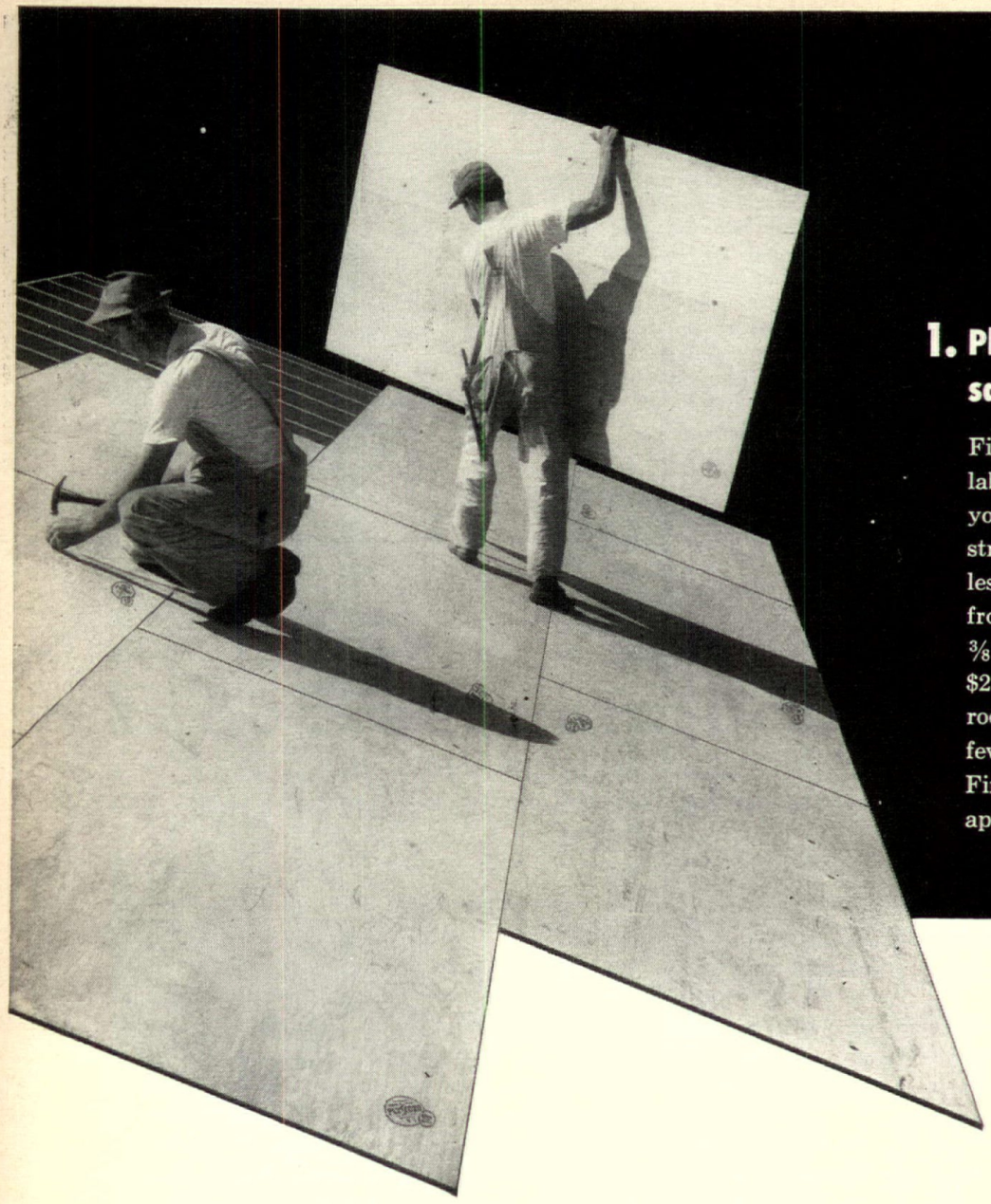
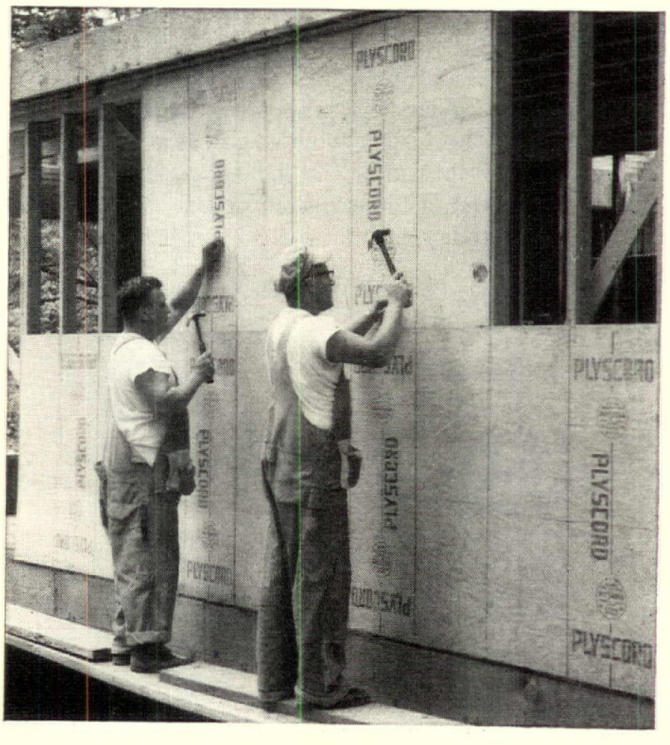


1. PlyScord roof sheathing saves up to $2.00 per square

Figure *all* the costs—material, time, labor, waste and nails—and you'll find you can offer your prospects the plus structural advantages of PlyScord at less net cost to you. Exact savings vary from area to area, but builders report 3/8" panels over 24" rafter spacing save $2.00 and more per square. PlyScord roof decking goes down fast. Requires fewer nails. Stable, resists buckling. Finish roofing looks better, is easier to apply on firm, solid PlyScord decking.

For

at lower

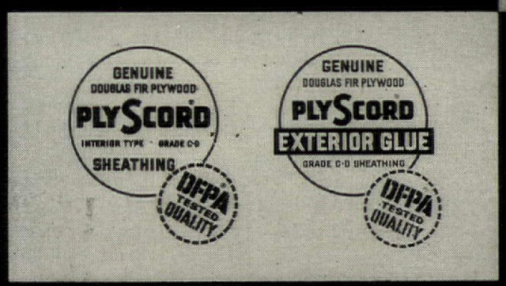


2. PlyScord wall sheathing saves 25% in labor costs

Large, light PlyScord panels save 25% and more in application time and costs. And because of its extra strength and rigidity (over twice as strong and rigid as diagonal lumber), you can omit conventional diagonal bracing. PlyScord's extra rigidity makes it ideal for shear walls in buildings with large glass areas, provides an added measure of protection in case of storm or earthquake.

FOR COMPLETE INFORMATION, specifications, design data, write for free "Plywood Construction Portfolio." (Offer good USA only.) Douglas Fir Plywood Assoc., Tacoma 2, Wash.

PlyScord, 3/8"-thick on 24" span, easily withstands 500 lb. concentrated load or uniform load of 30 lbs. per square foot. Construction meets FHA Minimum Property Requirements.



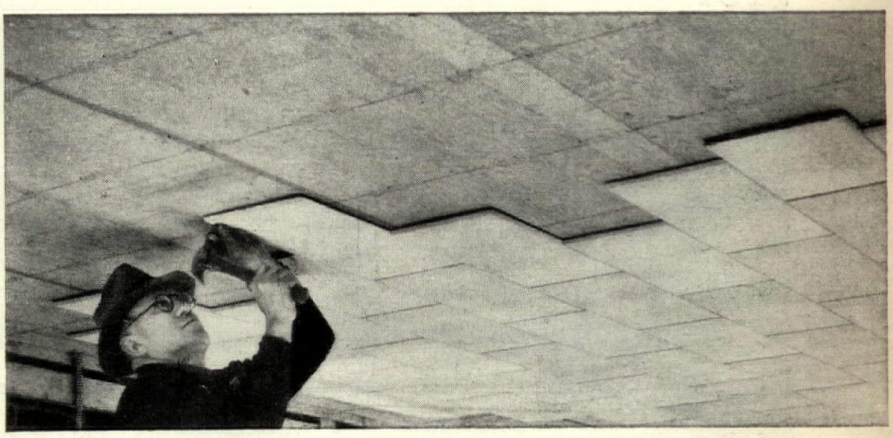
Two types of PlyScord are now available: Interior PlyScord (moisture-resistant glue) and PlyScord with Exterior (waterproof) glue line. Trademarks above identify panels produced under DFPA quality control program.

Tests on roof exposed two years show force of 85 lbs. required to pull cedar shingle from 5/16" PlyScord. In same tests, composition roofing was torn loose, leaving nails in plywood.

the best construction, in-place cost, specify PlyScord®

3. Use inexpensive PlyScord backing for tile, hardwood

Firm, solid PlyScord backing simplifies installation of finish wall and ceiling coverings such as tile, cork, thin paneling. Plywood's strength and stiffness makes them look better with no unsightly buckling. Easy to cut, fit and fasten, fir plywood grips nails firmly so they won't work loose to mar appearance of wall or ceiling coverings.



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Fir Plywood

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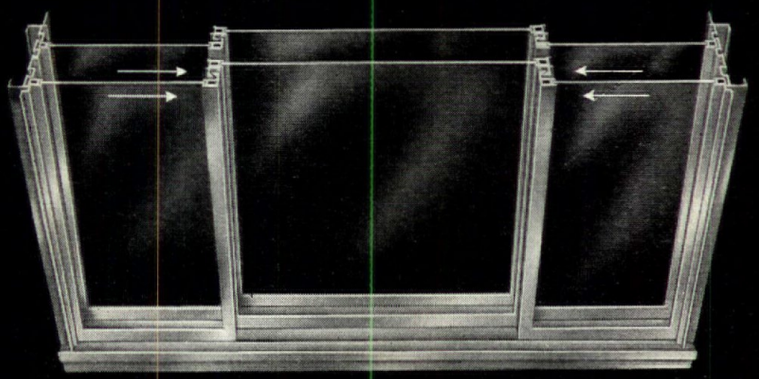

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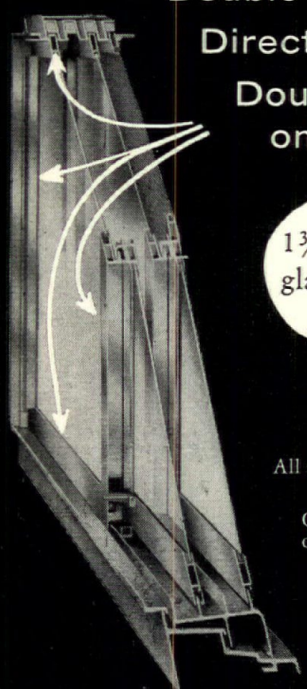

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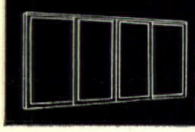

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MORE ABOUT OUR REPLY TO WALL ST. JOURNAL

We were very much impressed by your recent "Open Reply to the *Wall Street Journal*."

It covers a problem which also exists in Canada. Here, too, some organizations and individuals delight in making ill-informed attacks on the house building industry.

Your answer impressed our directors so forcibly that they asked me to obtain, if possible, 700 copies to distribute to our entire membership.

W. G. CLEMENS
Secretary-manager
Toronto HBA

With some of the things you say, I agree. With some—as you might expect—I do not.

RAYMOND J. SAULNIER, *chairman*
Council of Economic Advisers

. . . A masterful repudiation of their unfair criticism.

E. B. LEMMONS, *secretary-treasurer*
Mississippi Retail Lumber Dealers

. . . Excellent. A copy should be sent to every banker in the country. Keep up the good work.

C. L. LIMOGES, *treasurer*
Limoges Lumber Co.
Lewiston, Me.

. . . Complete, accurate and just.

JOHN H. HOENIG, *president*
Hoenig Plywood Corp.

The industry is indebted to you for so magnificent an answer. Your facts were handled beautifully.

JOHN GROSSMAN, *vice president*
L. Grossman Sons, Inc., lumber

. . . A straight-forward businesslike reply and a sound approach to the whole problem.

JOSEPH MEYERHOFF, *past president*
NAHB

You tore the *Journal's* editorial to shreds, but you did not help the building industry. You're just lobbying for the well organized professional builders who are building a series of slums throughout the country. If the prideful custom builder group to which we belong built such disgraceful shacks we'd be run out of our communities.

We're not hurt by the tight money, since the government loose money was never available to us anyway.

ART BONNIE
Vandalia, Mich.

You continue to do the outstanding job in the home magazine publishing field and are contributing in a large measure to the upgrading of home design and livability in America.

RONALD L. CAMPBELL, *vice president*
David D. Bohannon Organization

. . . Terrific. I know ten people that should have copies. You have done your usual forthright job of "nailing sloppy reporting."

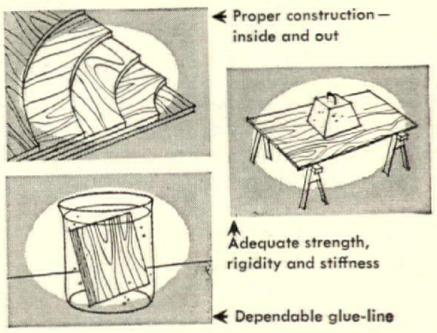
R. J. ALLEN
Allen Industries, Inc.
Fort Wayne, Ind.

continued on p. 78

you know you're right when you specify by DFPA* grade-trademarks

factory-inspected, laboratory-tested

To qualify for DFPA grade-trademarks, manufacturers must pass rigid and *continuous* inspection of current plywood production. In addition to these on-the-spot mill checks by DFPA quality supervisors, thousands of samples undergo scientific testing in DFPA laboratories. *Use of grade-trademarks may be withdrawn if quality is not satisfactory.*

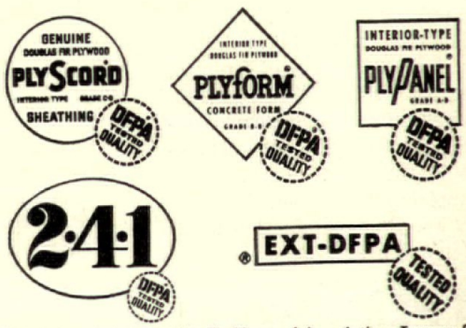


right grade, right quality for every job

DFPA grade-trademarks are specification guides to the *right* grade for a specific job. Only genuine DFPA quality-tested panels bear DFPA registered grade-trademarks. *There are imitations. Don't be misled!*

Be sure you can tell the difference.

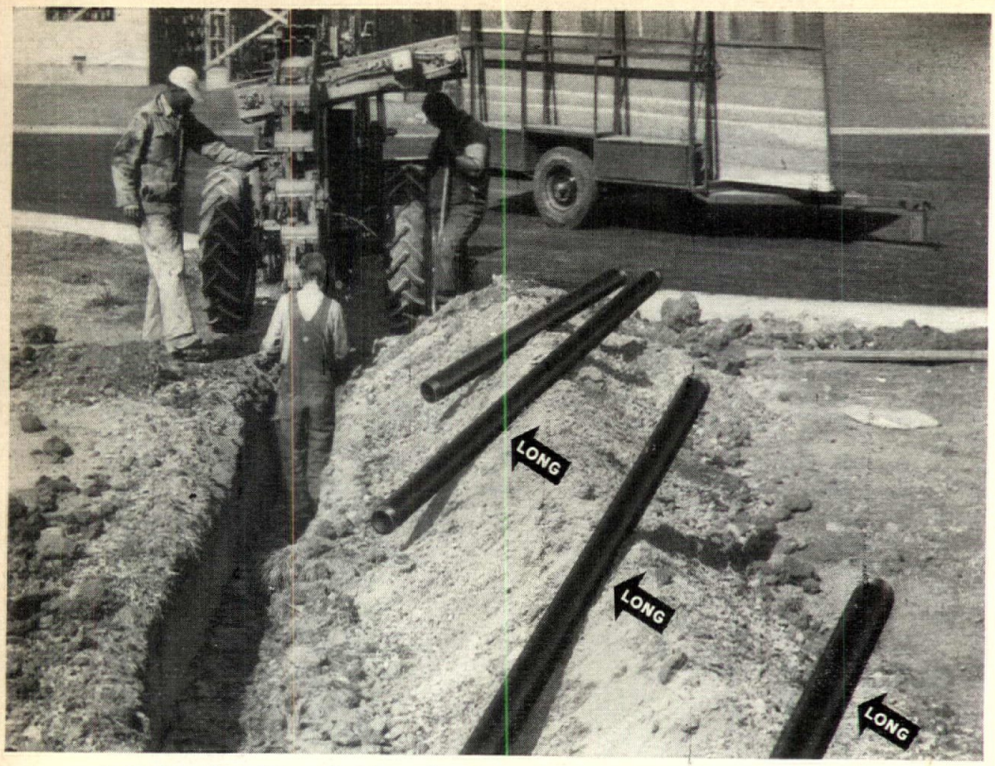
Send for the *DFPA Quality Story*—a portfolio of grade-use data and a step-by-step description of the DFPA quality control program. Write Douglas Fir Plywood Association, Tacoma 2, Washington. (Offer good USA only)



*DFPA stands for Douglas Fir Plywood Association, Tacoma 2, Washington—a non-profit industry organization devoted to product research, promotion and quality maintenance.

DFPA TESTED QUALITY

DFPA grade-trademarks mean quality **Fir Plywood**



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Permaline pipe comes in 5-, 8-, and 10-foot lengths. It's light, tough, strong, and it's *root-proof!* Joints are quickly and easily made by simply tapping the tapered coupling onto the tapered end of the pipe. No cement, no calking—just drive it!

Once you install Permaline pipe, it's in to stay. It can't rust, shatter, crack, or leak. Permaline pipe is not harmed by hot water, detergents, acids or alkalis.

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Permaline is available in solid pipe, 2 to 8 inches diameter, for sewers and drains; perforated for field drainage, footings, and septic-tank beds. Full line of couplings, fittings, bends and adapters to connect to soil or sewer pipe. Over 150,000,000 feet of Permaline are in service.

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BITUMINOUS FIBRE PIPE

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Type of business, please_____

WALL ST. JOURNAL

continued

An excellent answer—completely in accord with our thinking.

H. H. SAKEL, *president*
Indiana Limestone Co., Inc.

Many thanks for bringing this whole matter to my attention . . . a fine rebuttal.

PAUL B. SHOEMAKER, *vice president*
Masonite Corp.

Again you have marshalled the facts and again you have won the distinguished service award and grateful applause of the home building industry.

ROBERT P. GERHOLZ
Past president
NAHB *and* NAREB

. . . Terrific. Please send me 600 copies.

LAWRENCE W. NELSON
Executive vice president
Minneapolis Home Builders Assn.

The whole industry is very grateful to you for this very competent defense. This is just about the most concise and all inclusive statement of the housing industry's position in the national economy and its relationship with the Federal Government that I have seen.

RODNEY LOCKWOOD
Past president
NAHB

. . . Very timely and ably stated.

It is a great understatement that understanding is greatly needed in many quarters.

JOHN C. MADDOX
Executive vice president
Fuller & Smith & Ross, Inc.

You did what no association or individual could do, did it so rapidly and in such beautiful fashion.

EARLE W. DELAITTRE
Executive director
Home Builders Assn. of Greater Cincinnati

I always admire the forthright stand you take in dealing with questions of interest to the home building industry. You are certainly right that tight money came at a particularly difficult time for home building, facing the threefold adjustment you mention, and far too few people recognize that the need for good new houses is still enormous.

WALTER E. HOADLEY JR., *treasurer*
Armstrong Cork Co.

Unless building starts up soon, there probably will be quite a few of us falling along the wayside. I should think the government would be alarmed about the low rate of profits we are operating under, because our industry is one of the largest, and if we don't make money there will be no taxes.

MYRON D. GOODRICH, *president*
Berlin Building Supply, Inc.

You are to be highly commended for picking up the torch in behalf of the producers of housing commodities, wholesalers and retailers who constitute the foundation under the housing industry.

We do not feel that the nation has overbuilt during recent years.

H. L. MORRIS, *sales manager*
Thomas Lumber & Mfg. Co.
Quincy, Fla.

Gerald B. Cox, Architect • H. George Schloemer, Contractor

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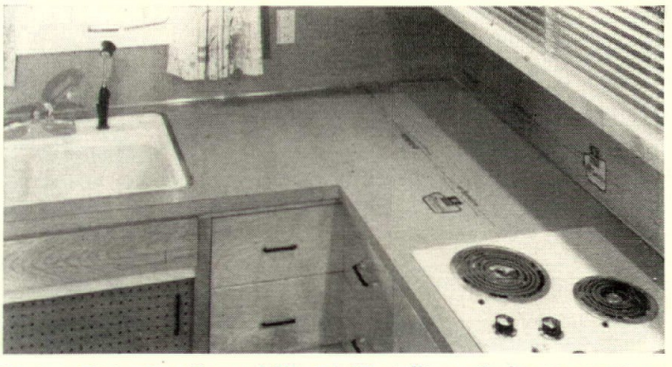

Modern kitchen has General Electric Textolite surfacing on counters, walls, and back-splashes. It cleans with a swish—resists heat and stains—offers Mix-or-Match and House & Garden colors. Send for new folder showing over 80 patterns and colors!

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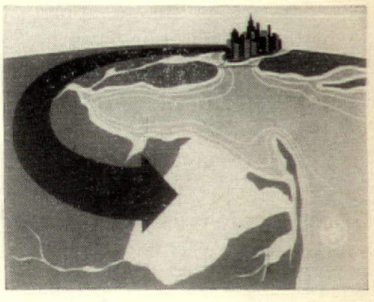


Cover: drawing by Natalie Forsberg

A parting salute to THE FATHERS OF THE

Charles Sumner Greene
1868—1957

Henry Mather Greene
1870—1954

Sixty years of building in California have produced a new kind of house. It began as a regional style — the California style — but now you can find it almost anywhere in the country. It is easy to recognize:

It has a low-pitch roof, which ties it to the ground.

It has wide overhangs, for protection from rain and hot summer sun.

It has wood that shows its natural beauty, in exterior and interior use.

It has exposed beams and rafters, used to add characteristic decoration.

It has a patio, so people can enjoy the outdoors in privacy.

It has an informal plan, that makes informal living easier.

And it is part of a continuing tradition, one that traces back to Charles and Henry Greene.

The Greene brothers of Pasadena, along with Bernard Maybeck of Berkeley, were the first great architects to design houses to fit the California climate and way of life. They had an instinctive feeling for craftsmanship and they were among the first Americans to appreciate Japanese construction. Both influences are apparent in their work, but that work was never imitative and it has, in its turn, influenced two generations of designers.

Charles Sumner Greene died this June, three years after the death of Henry Mather Greene. In this portfolio of some of their most important work, HOUSE & HOME acknowledges today's great debt to these fathers of the California style.

Crowe House, Pasadena, Calif., 1914. Photo: Jean Murray Bangs collection—Maynard Parker

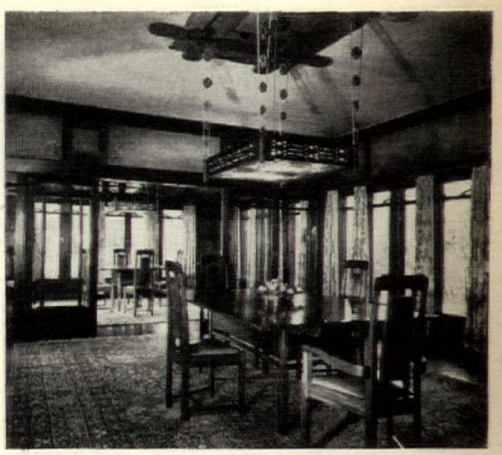
This portfolio was prepared
in collaboration with the No. 1 authority on the Greene brothers,
Jean Murray Bangs (Mrs. Harwell Hamilton Harris).
Color plates are by
courtesy of **House Beautiful**

CALIFORNIA STYLE

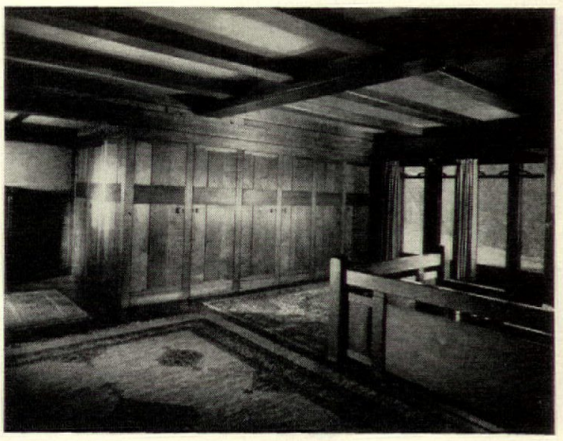
EXPOSED RAFTERS and beams were used by the Greene brothers on their exteriors. This added both drama and decoration, as on the entrance porch of the house shown here. And the same structural details were often carried inside for variety and interest in the interiors. For example, notice the pattern of the stairway railing. A similar pattern is repeated by the storage wall that runs along one whole side of the upstairs hall. Many other ideas we think of as new today were developed and used 50 years or more ago by Greene & Greene. In the dining room, part of the wood trim is a header that is carried around the room to tie doors and windows together, and in the butler's pantry sliding glass doors are used in the cupboards.

Blacker House, Pasadena, Calif., 1907. All photos: Jean Murray Bangs collection—Maynard Parker

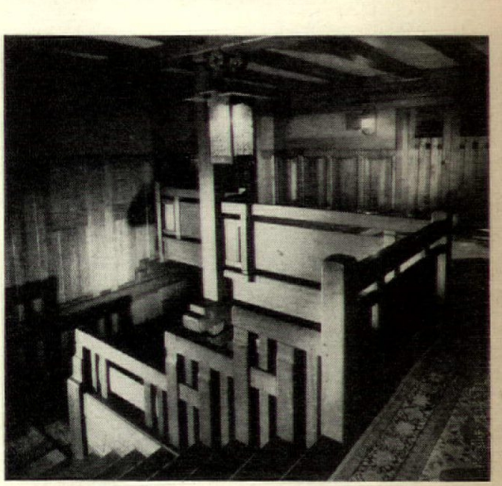
Entrance porch.



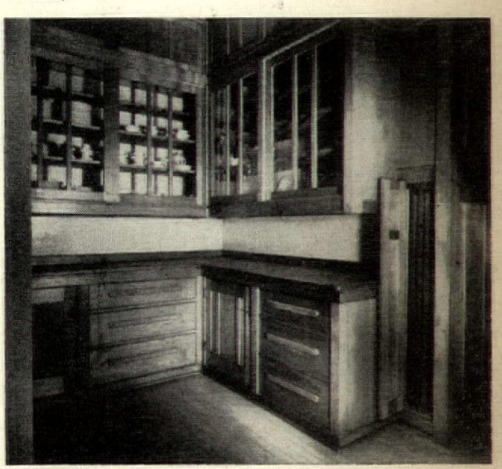
Dining room.



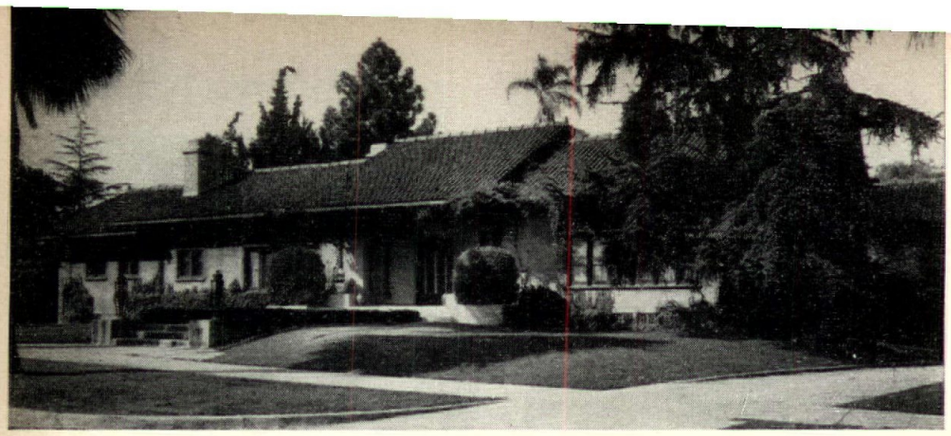
Upstairs hall.



Stairway.



Butler's pantry.



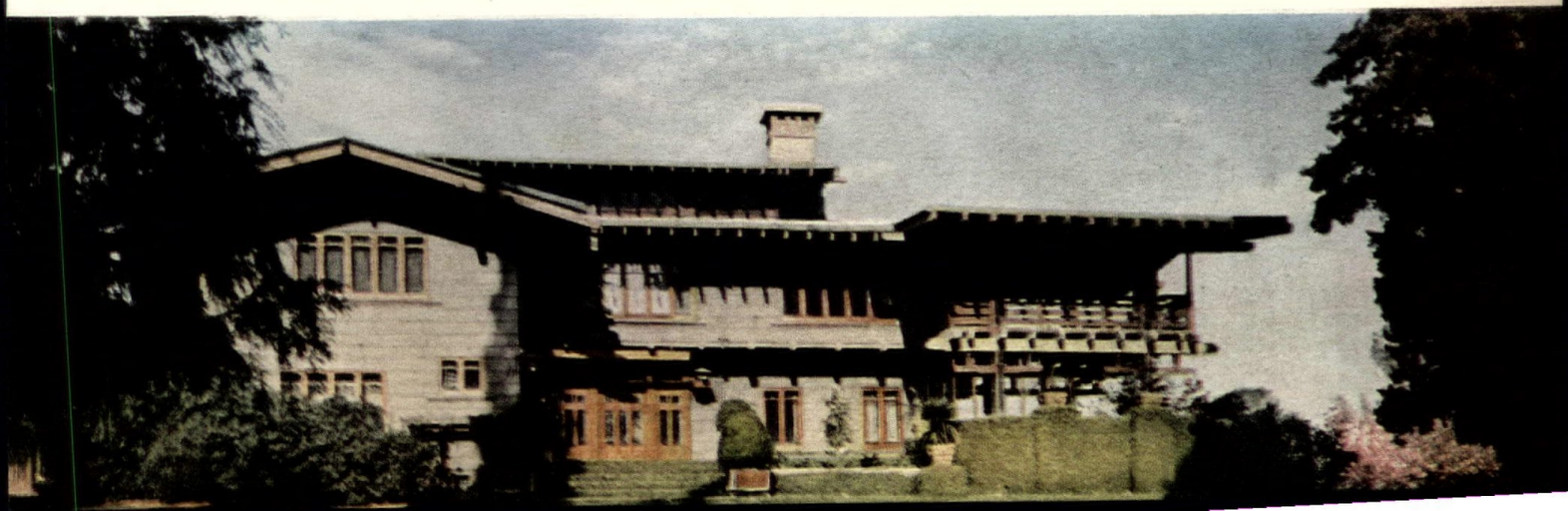
Culbertson House, Pasadena, Calif., 1914. Photos: Jean Murray Bangs collection

THE HILLSIDE HOUSE

was a problem that Greene & Greene could solve with as much success as a one- or two-story house. In fact, this hillside house is a one-story house on the street side, while at the back of the site its full two-story height is visible. A large room for entertaining—it might be called a recreation room today—occupies the lower floor (photo below). The Greene brothers were trying other new and experimental ideas in this house. The kitchen was located at the front. The exterior, stucco finished, is actually gunite. Following the craftsman tradition of close attention to details, Greene & Greene planned their own gardens and landscaping. Because of its site, the landscaping for this particular house is especially striking—long flights of stairs turn to run dramatically from the level of the house to the lower part of the site. The stones used as retaining walls along the hillside are a motif that is repeated throughout much of Greene & Greene's work. Charles Greene would personally select the stones from a favorite *arroyo seco*.

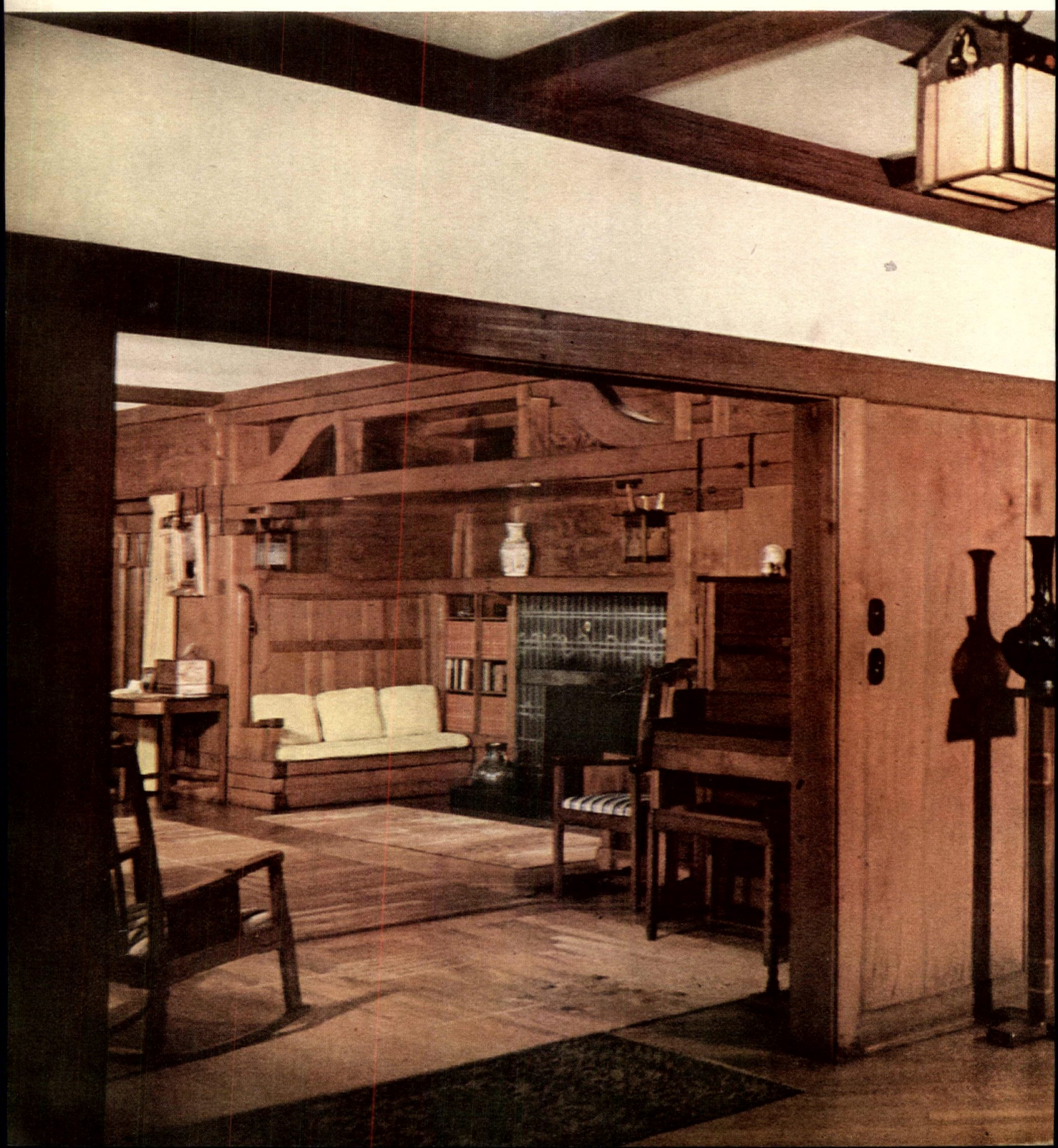
WIDE OVERHANGS protect the house from hot summer sun and hold it close to the ground—something the long, low roof lines also help to do. The bands of windows, which Greene & Greene grouped together before 1909, emphasize the horizontal lines. So do the flat entrance steps, made wider than necessary to match this house's length. (Ivy, trained to grow along the risers, makes the steps almost part of the landscaping.) The projecting ends of beams and rafters lend decorative patterns to the exterior and the wood shakes give it texture. The wood trim of the doors and windows has a natural finish.

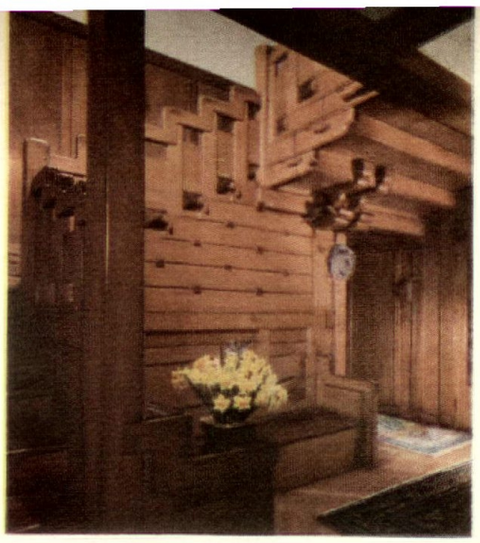
Gamble House, Pasadena, Calif., 1909. Photos: "House Beautiful"—Ezra Stoller.

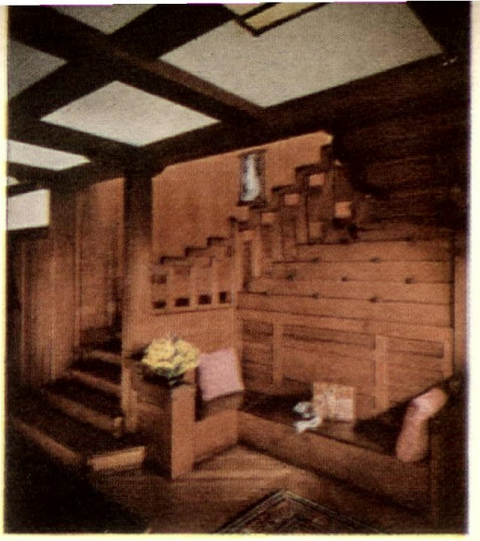


NATURAL FINISHES are one of the characteristics of most Greene & Greene houses. The Greene brothers often used wood as a finish material for their interiors, as in this house, and it was never painted. Instead, it was shaped, rubbed and stained to the desired smoothness and polish. The Greenes took care to integrate the design of everything in their house. Since they felt that no suitable furniture was available on the market, they often designed their own and had it made under their supervision. In this house, for example, they designed not only the furniture, but the light fixtures, the rugs and the glass for the entrance doors.
They even designed a special case for the Baldwin piano.

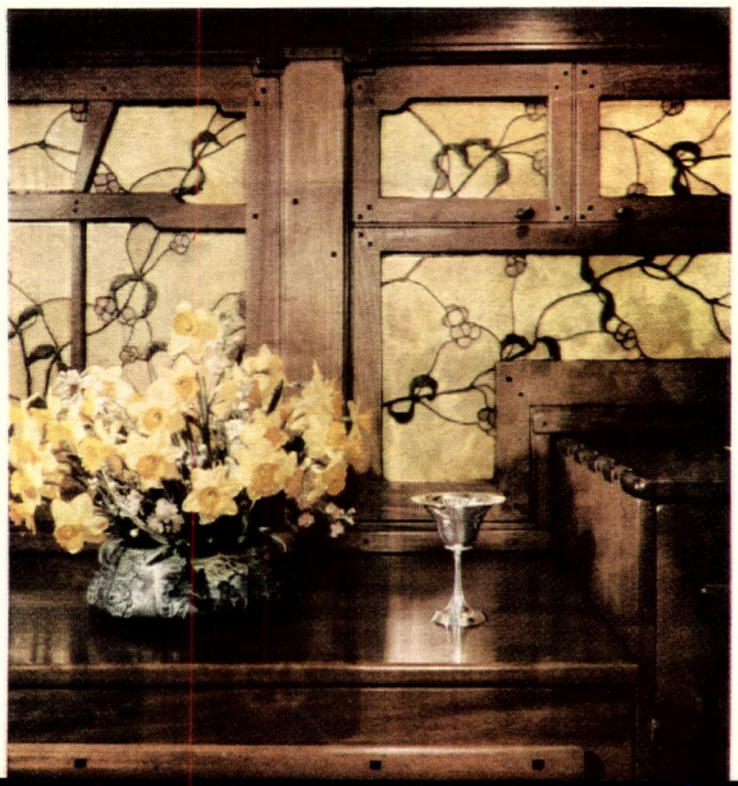
Gamble House, Pasadena, Calif. 1909. Photos: "House Beautiful"—Ezra Stoller





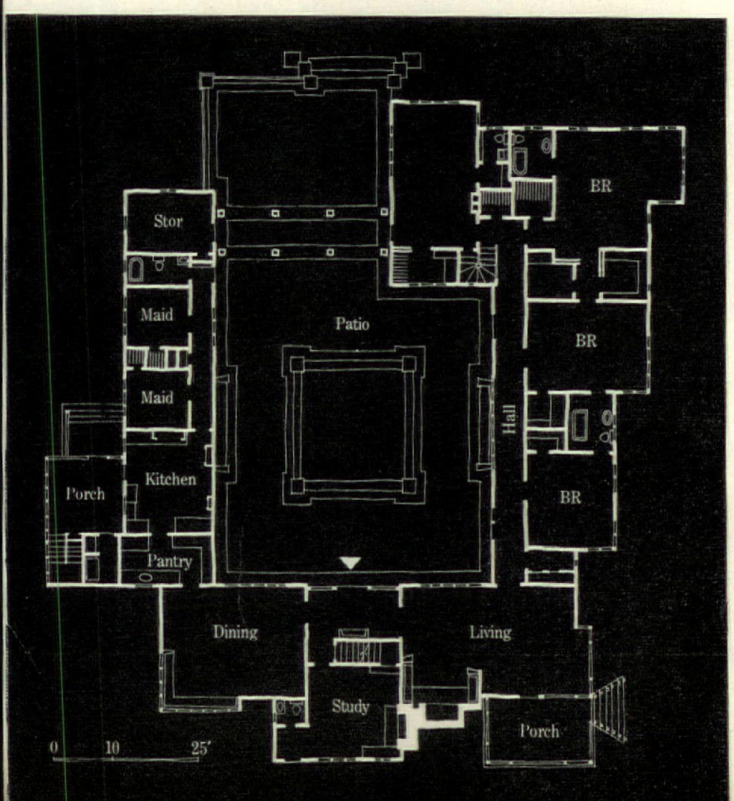


Gamble House. Photos: "House Beautiful"—Ezra Stoller

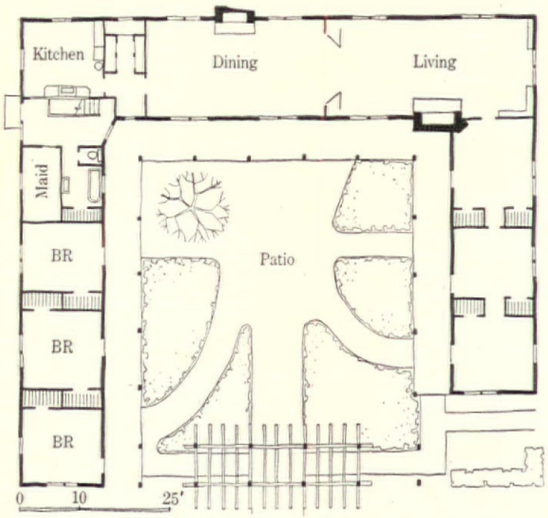


BUILT-IN CABINETS were also designed by Greene & Greene. These show how, even 50 years ago, the Greene brothers were using built-ins to replace furniture. The drawer pulls were carefully shaped and they have a feeling that is close to both contemporary and Early American furniture design. The step-down arrangement of the cabinets was one of the many things that others later copied in their efforts to imitate the Greene & Greene look. The light fixtures and chairs shown here are other examples of Greene & Greene design.

Freeman Ford House, Pasadena, Calif., 1906. Photos: Jean Murray Bangs collection



PATIOS are one of the most outstanding and successful of all Greene & Greene ideas. The brothers experimented with two versions of the patio plan. In one, the patio was placed away from the street, so that all the rooms could open on it. The other version used the patio as an entrance court. With this solution the surrounding rooms opened away from the patio, as in the house shown here (see plan). Although this house was completed in 1906, it is one of the most fully developed of Greene & Greene's patio plans. The entrance to the house is across the court from the entrance to the patio. This house is also unusual in that it is one of the few examples (see page 88) with stucco-finished exterior walls. Even so the use of wood links it to the main line of Greene & Greene work.



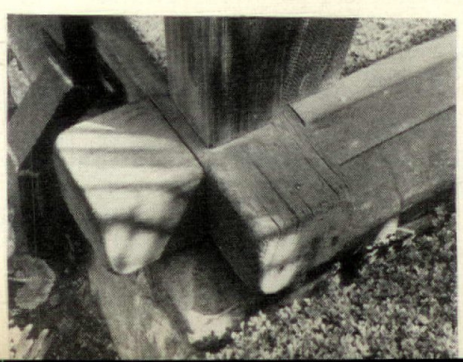
THE CALIFORNIA STYLE

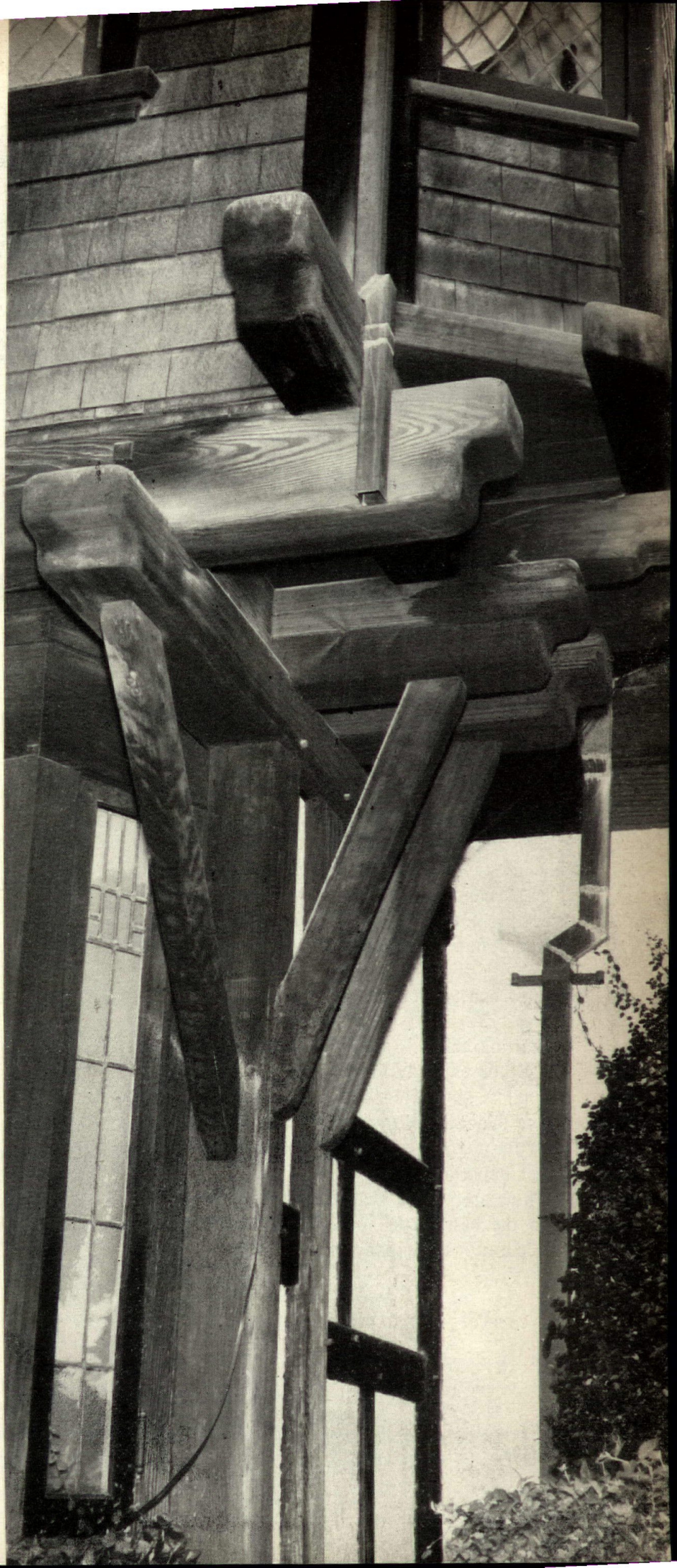
as Greene & Greene developed it, got its start in the house shown here—the first of their patio plans. This derives from the Spanish hacienda which has a series of rooms arranged around a court. Rooms are entered through each other, or else from a covered walk that runs like an arcade around the patio. This plan was suggested to the Greene's by the client for this house, who was descended from one of the famous old California families. The materials used were as simple as the plan—board and batten siding, wood roof shakes and a cobblestone fireplace and chimney. Both the plan and the materials proved to be perfectly suited to the California climate and the California way of life.

Bandini House, Pasadena, Calif., 1903. Photo: Jean Murray Bangs collection

DETAILS from various houses show how Greene & Greene took care like master craftsmen in dealing with even the smallest matters. And many of the details also show how the brothers learned and profited from the Japanese. Much of their success came from their feeling for wood and how structure could do double duty as decoration. And wherever they used wood, it was never left as cut, but smoothed and shaped to become a finished part of architecture./END

Photos: Jean Murray Bangs collection





Brennan Photo Service

Here's a CHECK LIST to help you

The greatest family sport in America is looking at houses. Fifty-million people do it every year.

Next month, spurred on by National Home Week promotion and the unveiling of hundreds of builders' new fall models, this sport will hit its peak.

How can you take best advantage of this opportunity?

Starting below is a check list for getting your model houses ready for the crowds. Just as airline pilots have a cockpit check list to go over before they take off, you can check these suggestions for the model house to be sure you don't forget important items.

These are proven ideas, culled by H&H editors from the best model-house builders throughout the country. How many of them can you use?

Lay careful plans to bring out the buyers

- ☐ Is advertising planned and timed for best results?
- ☐ Have you considered radio and/or TV, if effective in your area?
- ☐ Do highway and directional signs make your house easy to find?

Make families feel welcome when they arrive

- ☐ Is parking space plentiful, easy to navigate?
- ☐ If you expect big crowds, will you need local police.
- ☐ Are facilities ready for handling children? (Consider play areas, soft drinks, amusements, supervision.)
- ☐ Have you planned traffic through the model to avoid bottlenecks?

Put drama in your show

- ☐ Have you considered night-lighting for off-beat appeal?
- ☐ Would a spectacular sign or fence stop traffic for you?
- ☐ Can you set your subdivision off with an impressive, permanent entrance wall or fence?
- ☐ Can you set up a preview opening for the press and local dignitaries?

Take advantage of outside help

- ☐ Are you tied into your local program for National Home Week? And are you in the Parade of Homes (if there is one in your area)?
- ☐ Will other merchants display their products in your model (auto, hardware, furniture dealers, etc.)?
- ☐ Will your suppliers cooperate with you in making your model house more exciting?

get the most out of your next model house

☐ Can you join with other builders in the same neighborhood for joint advertising or a combined promotion?

Decorate and furnish the house

☐ Have you had help from decorators and color stylists?

☐ Is furniture scaled to make the house look uncrowded?

☐ If you can't furnish completely, could you try "spot furnishing" one room? (One suggestion: put a breakfast table in the kitchen, and set it.)

☐ Does the house have a "lived-in" look? (Toys, magazines, clothes and accessories make it look as though the family had just stepped out for a moment.)

☐ Have you put outdoor furniture on the patio or terrace?

Good housekeeping is a must

☐ Have you arranged for regular cleaning?

☐ Have salesmen been told to keep coats, galoshes, lunch and coffee cups out of closets and cabinets?

☐ Are the back and side yards as spick-and-span as the front? The garage as neat as living room?

☐ Have you protected carpeting and floors with plastic or rubber runners?

☐ Is there a sandbox to say, politely, "no smoking"?

☐ Have you arranged to clean up fingermarks on doors and walls as fast as they appear?

Get the "store" ready for business

☐ Have you planned your sales office? Separate building in a large project, a corner of the basement or garage in one-house effort?

☐ Are salesmen, thoroughly trained to answer any questions, ready to meet people at the door and welcome them?

☐ Is there some private place where serious prospects can talk things out with a salesman?

☐ Are displays of products or materials ready?

☐ Are warranties, awards, association memberships prominently shown?

☐ Are plenty of photos and plot plans displayed?

☐ Have you used signs to announce your best features?

☐ How about map or scale model?

Make sure your house has curb appeal

☐ Is the landscaping complete? Lawn in and tended?

☐ Are trees and shrubs full-grown specimens, instead of minimum plants? (This lets buyers imagine what their house will look like in a few years.)

☐ Have you used texture and pattern on your exterior? Did you choose an inviting color?

☐ Do fences, walls or planting boxes put a "frame" around the house?/END

US builder's model house is

BIGGEST HIT

for 500,000 Polish fair-goers

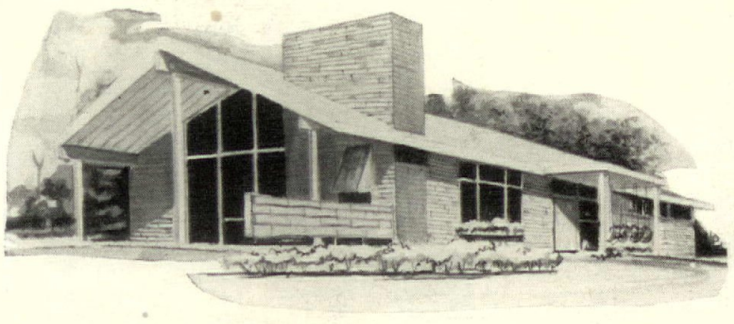
A house that would fit into almost any American neighborhood stopped the show at the first US exhibit behind the Iron Curtain. It brought 50,000 people a day to Poland's Poznan Trade Fair. Men and women gazed longingly at the $17,000 glass-gabled, redwood-paneled prefab, with its wealth of built-ins.

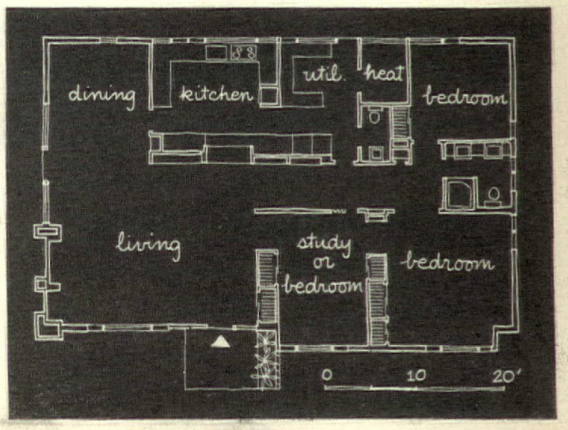
The teeming crowds made it impossible to let the Poles roam through all the rooms as had been planned. Instead, visitors were routed through the living-dining area and then outside to look in the windows of bedrooms, kitchen and bath.

Reported TIME-LIFE-HOUSE & HOME Correspondent Edgar Clark:

"I stood in the house watching the Poles peer through windows. The women were like little girls looking at a Christmas tree—a Christmas tree they could not have, one that would disappear like the dream it was. They were goggle-eyed at the super-duper kitchen, and they all cooed at the nursery. But the average man thought the walls and roof were too flimsy.

"One couple wondered out loud if they could get such a house in 25 years. The crowd hooted, 'Not in a thousand years, and if you did, the housing authorities would move two other families in with you!' "





FLOOR PLAN was typical US two-bedroom, 1½ baths, with extra combination bedroom/den. House was erected in four weeks. Architect: Reino E. Aarnio, AIA. Fabricators: Fabricators Inc.

Life—Lisa Larsen

WISHFUL LOOKERS were goggle-eyed at bedrooms and bath, with women especially wistful over nursery. Utility room got only casual glances, since equipment was great mystery to most.

Polish crowds praise US house with oh's, ah's, and eyes

EAGER VISITORS, right, admired everything, even accessories. Because interior doors were removed for best view, many ask if this were US custom. Garage had workshop of power and other tools.

FASCINATED POLES, below, gazed and gaped at kitchen appliances considered indispensable by American home buyers. Starved for consumer goods, the visitors often tried to buy the displays.

24 FRESH IDEAS from an old hand at home building

14 *ideas that could cut your costs*

10 *ideas that could add more sales appeal to your houses than they add dollars to your price*

IDEA-MAN Bill Holden's life and philosophy:

I was born in Vancouver, B. C., Feb. 7, 1907. Went through schools in Pasadena and Vancouver, prep school in Princeton, N. J. Passed college entrance exams, but that summer of '25 I found myself a tool dresser on an oil rig in Mexico. I didn't get to college.

I returned to Vancouver, then moved on to Florida to see the end of the fantastic land boom, to Wichita Falls, and finally to Amarillo, Tex. I worked as a lease broker, oil field roustabout, member of a pipe-line gang, and then managed the oil interests of one of the largest cattlemen in Texas.

Several experiences taught me to quit trying to jump over the moon.

> Like the time I took an option on oil to the tune of two million barrels, and sold it to a big oil company. The only trouble was, they bought it two days after my option ran out.

Once I came pretty close to promoting a gas line from Alberta to Seattle. Another time I came even closer on a pipe line from Amarillo to Kansas City. Most of the agreement was signed, including a fabulous 20-year royalty for my end of the deal. I put my principal on the train at Amarillo to meet the other principal in Chicago and sign the contract. But that was Oct. '29!

I married Meredith Foster at Amarillo, on Mar. 21, '29, just in time to have her help me through the Depression. We moved to San Francisco in 1932. I drove a soap truck, a seltzer water truck, sold insurance.

In 1934 I started as a builder and real estate dealer in Vallejo, Calif.

> After the war, in 1946, I built ten houses the first year, then 16, then 52, then 92. My present subdivision of 40 acres in Sunnyvale has all improvements. The lots are large—80'x100' minimum. I will recover about 140 lots.

I contemplate about a three-year construction program covering about four tax years. Operating as an individual it would be pointless to use up the land at a faster rate, for tax reasons. I feel that 30 to 40 houses per year is right. I like to start houses in multiples of four—it keeps us busy.

I try to keep everything as simple as possible.

> Don't get stretched out too far. Interest, taxes and overhead are working against you all the time.

I can sell three houses on Saturday and start them all on Monday, yet not need to finish them at the same time. Buyers want different delivery dates. By scheduling this way, I don't need extra crews.

I figure it's better to spend extra for materials when it saves labor.

> No matter how good carpenters may be, they are only about 50% productive. They take time out for smoking, measuring, snacks, and talking to a superintendent. So I figure they cost 14¢ a minute—not the hourly rate figure of 7¢.

I plow the savings from my economies back into quality, most of which is probably hidden. But enough quality shows through so that a remarkable majority of prospects say: "Well, we have looked at a hundred houses and these are the best built by far."

For some of Bill Holden's best ideas, see these next pages

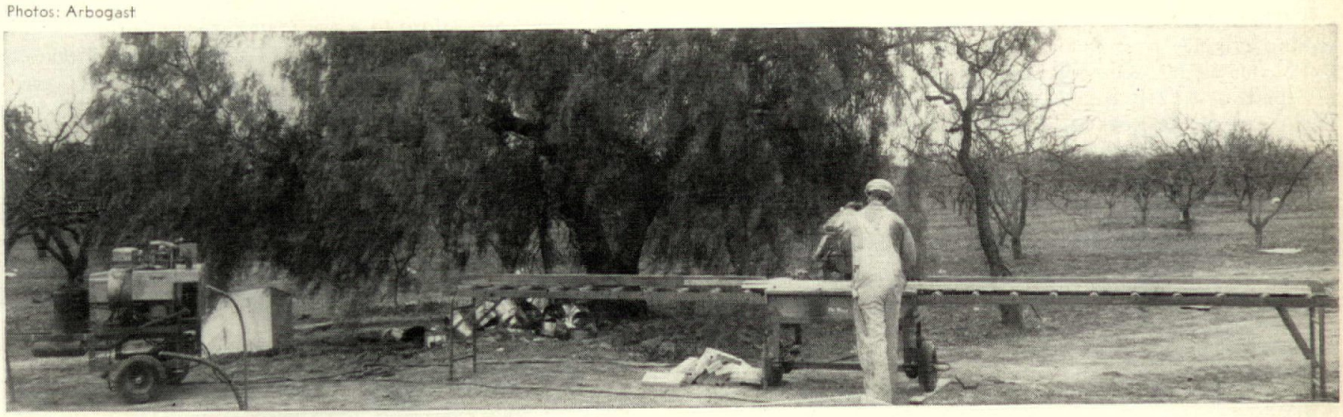
1 "Wet down the ground before you dig."

It softens the earth and makes digging easier. It holds down the dust and keeps the job cleaner. It keeps dirt from sliding back into the hole while you set your forms. This plastic hose and sprinkler saves Holden many times its cost of only $12.

2 "Use machines to cut digging time."

Holden says: "My subcontractor uses this machine to dig 60 pier holes an hour. He uses a trencher to cut all foundations. After that it takes a laborer about four hours to clean the pier holes and trenches and level the dirt. This work adds up to about $32 a house."

Photos: Arbogast

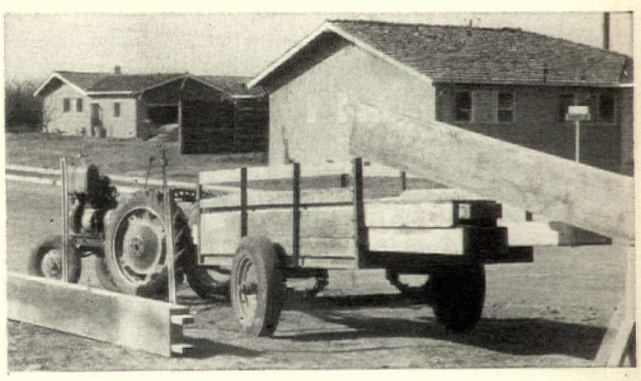


3 "Put your power tools on wheels."

With a mobile saw, you can do your sawing wherever the lumber is. The portable rig shown above makes Holden independent of the cutting yard (see 4). Where power lines are not in, Holden runs his tools from the mobile generator shown at the left. This generator has six 110 v. outlets for small power tools besides the 220 v. power for the saw. Two men can move the whole outfit—saw, generator and conveyors—to the next house site in about ten minutes.

4 "Get material delivered where you use it."

"Why not let the lumber dealer dump the lumber at the site instead of at the cutting yard? He won't charge you any more," says Holden. "A cutting yard adds to labor costs. You have to load cut lumber back on a truck and send it with two men to the site, there to be unloaded. Then the men ride back in the expensive truck, just to spend more money moving lumber around." Holden is also opposed to stock-piling: "Protecting materials from weather and theft, plus the labor and time spent moving them from stock pile to cutting to site, costs more than any quantity discount saves."



5 "Store your forms on wheels."

Holden cuts some of his materials handling by storing foundation forms on a trailer. The forms are removed from the foundation, put right on the trailer and stored there till they are needed at the next site, cutting out two extra handlings. The steel stakes Holden uses to support the forms and to reduce breakage are also stored on the trailer.

6 "Don't waste time saving cheap metal sleeves."

They cost only 6¢ apiece ($6 per house). Holden thinks it would cost about 7¢ each to remove them, so he leaves them in place. He says if he used cardboard sleeves he'd have to remove them because of the termite danger.

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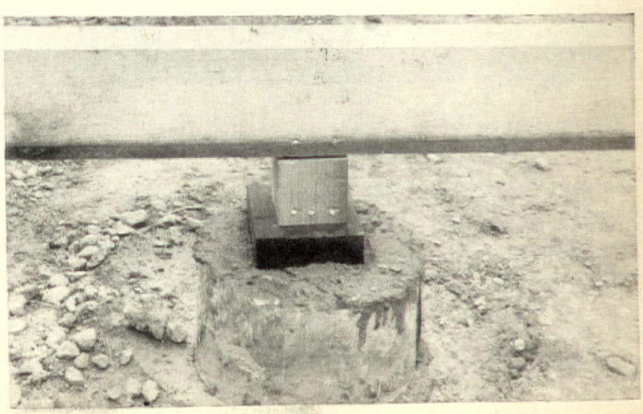
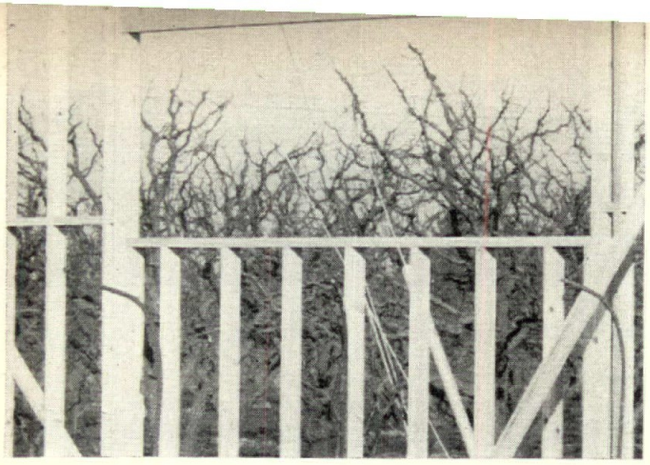
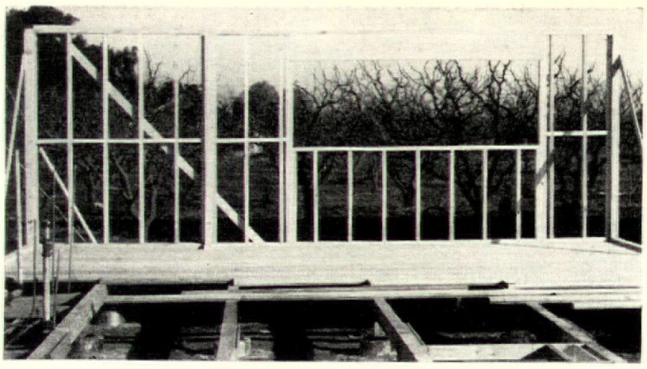




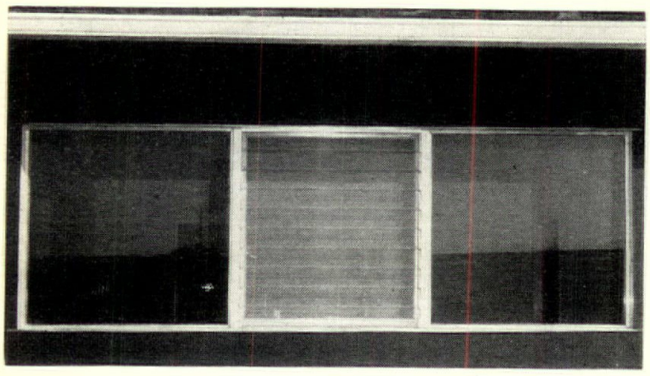
7 "Use one size of lumber over all openings."

Then your carpenters won't spend time cutting and nailing cripples over conventional headers. Holden uses a 4x12 over all his door and window openings. (Some builders think a 4x12 is oversized and wasteful. Another drawback: east of the Rockies, it's usually a special order.)



8 "Buy No. 1 lumber—even for subflooring."

"You can't afford to waste your carpenter's time beating crooked lumber into shape. When I saw how long it takes to work cheap lumber, I decided that using the better grade would cost little if any more." He pays 2¢ a ft. extra for knot-hole-free plywood to use under kitchen linoleum.



9 "Use windows that need no putty or paint."

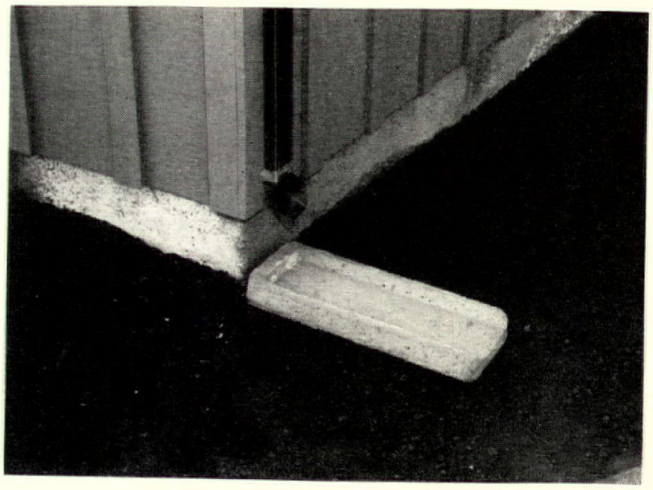
Holden cuts first costs—and owner's maintenance—by putting in aluminum jalousie windows. Aluminum doesn't need painting and jalousie windows come already glazed, so they don't need on-the-job puttying. Holden likes jalousies for other reasons, too: "They admit air but reduce drafts and can stay open when there's rain. But be sure to use properly manufactured jalousies, engineered so they don't leak. It doesn't do to cut costs by buying cheap jalousies."

10 "Prepaint your wood siding."

Painting wood siding before it's in place has three big advantages, according to Holden. It keeps the raw wood from showing if the siding shrinks after it's on the house. It does away with repainting to cover any gaps caused by shrinkage. And it keeps the grain from raising if the siding hasn't been out in the weather too long. Holden, who uses prepainted redwood for all his siding, believes that painters work faster and easier when the siding is on horses.

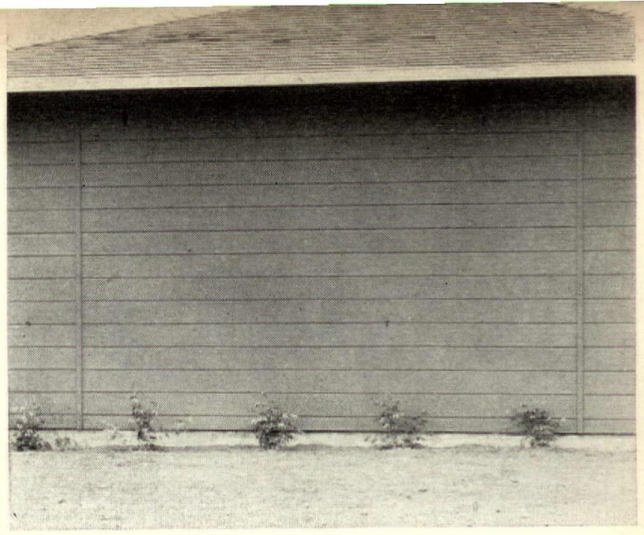
11 "Burn your scraps in small piles."

Why waste a laborer's time hauling scrap to one big bonfire?" Holden asks. He has his men stack sticks and shavings in convenient piles around the site for burning in several small bonfires.



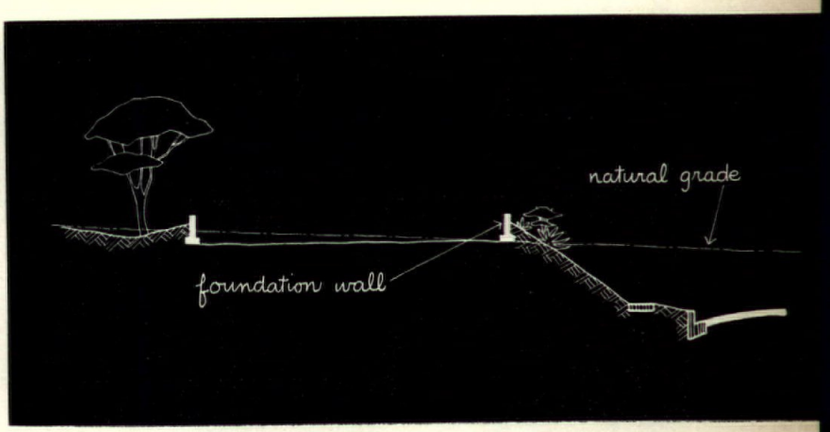
12 "Use left-over ready-mix for splash blocks."

"The ready-mix truck empties left over into special forms for my splash blocks," says Holden. "This gives me splash blocks for only 50¢ each, or $2.50 a house. It's a price I couldn't touch using my own labor."



13 "Use shorter lumber—it's cheaper."

Holden uses one 16′ length and two 4′ lengths of lumber to cover the 24′ side of his garages. He puts a 4′ length at each end of the 16′ length and covers the joints with a ½″ batten. (The batten serves to cover any shrinkage that might occur.) Holden used to use 20′ lumber, end butting the boards to piece out the 24′ length and getting unsightly joints when shrinkage occurred. He now pays less for 4′ and 16′ boards, has less waste and adds a pattern to an otherwise plain wall. Holden might possibly have saved even more by using three 8′ lengths, but he would have had to change the wall pattern.



14 "Grade down for your streets—and save $300 a house."

FHA says the top of a foundation for a crawl-space house must be 22½″ above the high point of the street curb. So instead of putting his houses 18″ or more above grade (as many builders do) Holden puts them on the natural grade and then lowers his streets. This way, he puts in only a 12″ foundation and still gets the required 22½″ minimum height. (See drawing below).

The 12″ high foundation saves $150. It uses one-third less concrete which, Holden figures, means also a reduced labor cost. Forms only 12″ high are cheaper to buy and easier to handle. With less to support, steel stakes are paced farther apart, so fewer stakes need to be used and less time is spent driving and removing them.

Other savings add up to still another $150. Among these Holden includes at least 6″ less plaster around the entire perimeter of the house, and fewer grade problems with porches, steps and walks. Also, he doesn't have to buy, haul, place and grade large amounts of backfill. "It seems to me that removal of excess dirt from the street is less costly than raising the foundation 18″ or more. I'm certain I've achieved a much more desirable result and still saved not less than $300 a house."

Grading costs Holden nothing. Other builders dig out his streets to get needed dirt for low lots or back fill for high foundations. Some builders just do the digging for free; others need the dirt so badly they pay Holden 25¢ a yard. Holden managed to sell thousands of yards of dirt for fill on a big shopping center job. He admits that you can't count on always making a profit on your grading (nor even always getting it for free), but so far he's been lucky.

The houses have three big selling points. The drainage is better in all directions. The houses have a better view—over the parked cars, not into them. And each house is set on a knoll but still looks low to the grade.

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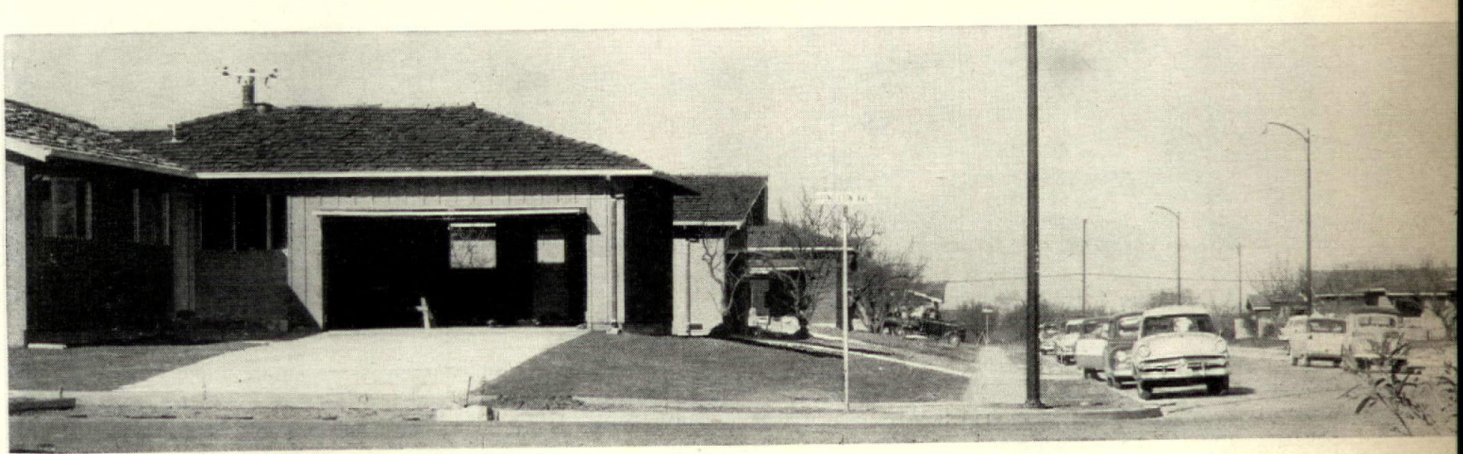
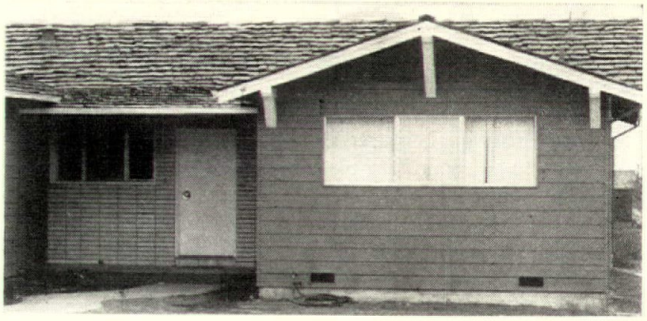


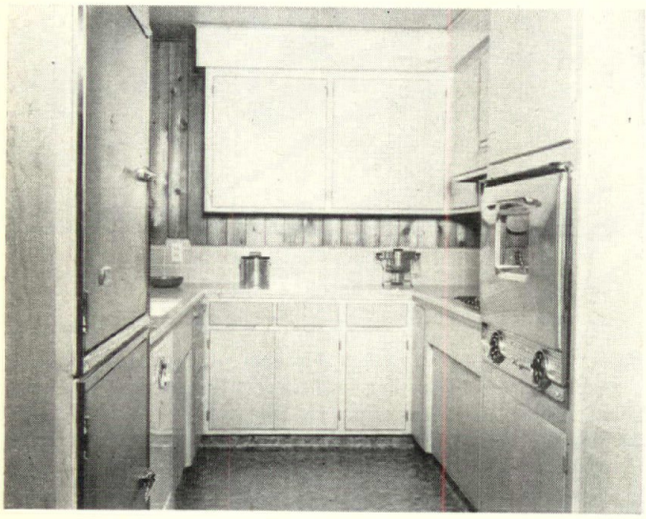
15 "Size your lots to save the trees."

Holden drew the lot lines so that each site in this present development—a former apricot orchard—has some trees on it. "I went to great pains and some expense to save every possible tree because of the value they add."



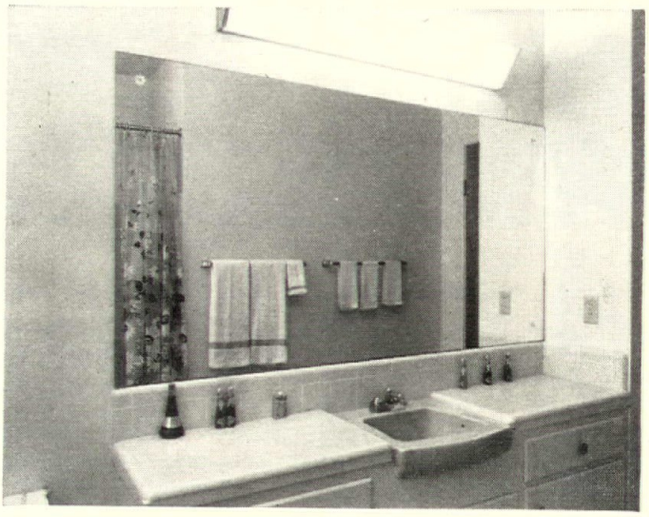
16 "Watch the materials market for bargains."

For about $300 extra, Holden added $1,000 in value to each house. He bought heavy shakes when their price remained stable and the cost of regular shingles was climbing high. Now a heavy shake roof is standard on all his houses.



17 "Finish your kichen flooring with a cove base."

The floor is easily mopped and cleaned and the cove keeps water from running under the linoleum, swelling the plywood subflooring, ruining the floor. Other features in the kitchen are Canadian cedar-paneled walls, dishwasher, garbage disposer, built-in oven and range, and maple cabinets. The refrigerator-freezer is the only optional equipment in the house; Holden offers it installed for $750.

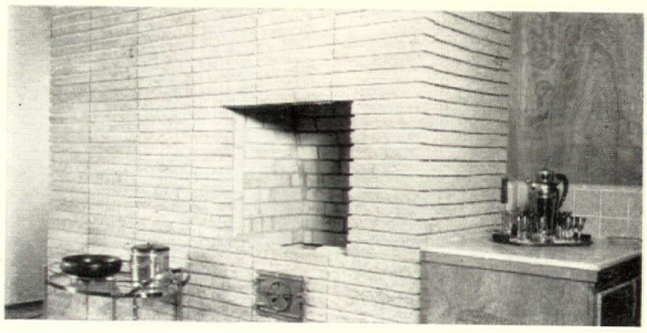


18 "Put some extras in your bath."

Holden puts a 7′-long plate glass mirror over the lavatory counters. The lavatory is set in a tile countertop, with drawers and shelves built in below. The lighting fixture over the mirror hides six incandescent bulbs behind its obscure glass. The bath's floor is coved too (see 17). Mirrors and tile counters with built-ins are standard features for all bathrooms in all of Holden's houses.

19 "Take the trouble to hide dry-wall joints."

Holden uses a four-step process to hide joints. After the joints are taped, adhesive is applied and sanded in three coats, each time in greater widths. The fourth application covers a strip 18″ to 24″ wide and joints disappear.



20 "Add a barbecue to your family room."

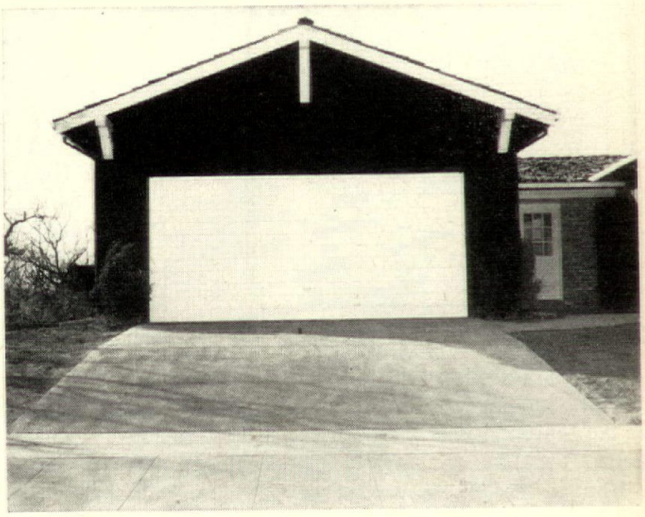
A family room is even more popular when it has a barbecue as a special feature. In Holden's houses, the barbecue is set in the back wall of the fireplace. Holden, who does his own selling, makes such features count as selling aids.

21 "Dress up your living room with prefinished wood paneling."

Prefinished cherry paneling adds warmth and texture to living rooms. Holden puts most of his cost savings back into the house to dress it up with little extras that he feels pay off in added salability.

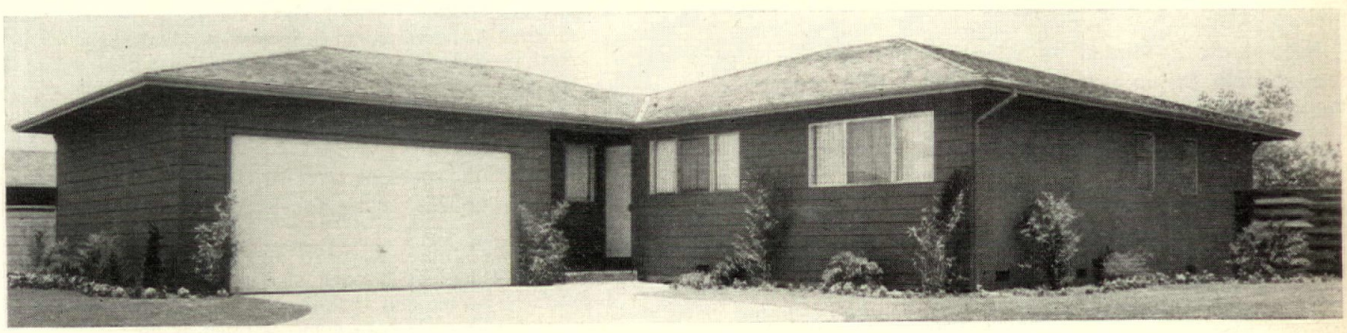
22 "Provide for indoor-outdoor living."

Holden feels that the family room is the natural place to use sliding glass doors that give easy access to the outdoors. The doors open onto a flood-lighted concrete terrace. The sliding doors and the day and night terrace are big features in all of Holden's houses.



23 "Rough up the surface of sloping driveways."

So cars will have better traction in wet, slippery driving weather, the steep part of the concrete drive is given a very rough finish. Most of the driveways in Holden's development have a steep enough rise (though 14% is tops) to make this small point important.



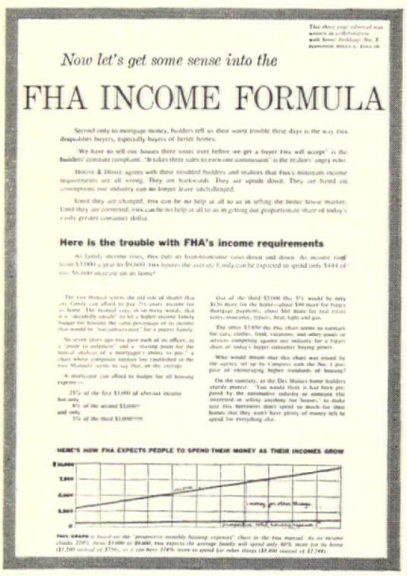
24 "Make your house say 'welcome home' on moving day."

Holden says: "When the buyer moves in, the house is clean, the lights are on, the hot water heater is going, and the furnace has been on for a day or two. Kitchen appliances are also ready to use. After all, moving day is a chore at best, and when people move from a distant city, this kind of welcome does a lot to make them feel at home. And that, in turn, creates a lot of good will for the builder and encourages buyers to put in a good word to their friends."/END

Norman Mason will soon announce

Roy Stevens

EASIER INCOME REQUIREMENTS



Now let's get some sense into the

FHA INCOME FORMULA

Here is the trouble with FHA's income requirements

HERE'S HOW FHA EXPECTS PEOPLE TO SPEND THEIR MONEY AS THEIR INCOMES GROW

Here is big news for every builder and every realtor who wants to sell more houses FHA. *As the next* FHA *problem to clean up, Commissioner Mason has chosen the* FHA *minimum income requirements and most particularly their misinterpretation and misuse in the* FHA *local offices.* Thousands of builders all over the country have found these MIR's their No. 2 selling obstacle, second only to tight money.

The issue was raised last fall by the Des Moines home builders and brought to a head by a three-page editorial in the March HOUSE & HOME (see first page above), which called the MIR "backward, upside down, unreasonable, arbitrary, and a crazy quilt of local contradictions." In practice, the editorial charged, the MIR were making it almost impossible to use FHA financing to sell better houses in quantity at today's prices because, as often as not, they required an income of $11,000 before taxes to buy today's average $15,500 house.

Commissioner Mason protested that parts of the editorial were unfair (H&H, Apr. issue), but he acted promptly to meet the criticism.

First, he called a number of FHA credit examiners to Washington to make sure the local offices understood his credit policies.

Second, he appointed an advisory committee* representing both the industry and the public to provide the "new thinking" HOUSE & HOME had urged.

The committee first met with Mr. Mason June 27. This meeting quickly revealed unanimous agreement among the advisors on four points:

1. FHA should loosen up and take more chances. The purpose of insurance is to spread risks, not to bet on sure things. Up to now a *single* premium of .3% (instead of an *annual* premium of .5%) would have been big enough to cover all FHA losses. This record of 99.7% safety is nothing for FHA to be proud of.

2. FHA's income requirements for all but the poorest families are much stiffer than private lenders apply. For $3,000-a-year families, FHA's median allowance of $1,000-a-year for housing expense (33% of income) is, if anything, too liberal; but above the first $3,000 FHA has, as often as not, been letting home buyers budget less than 10% of their additional after-tax income for their homes. (Roughly 60% of this is for mortgage payments and 40% for local taxes, hazard insurance, repairs, maintenance, water, light, gas and heat.

3. On the contrary, FHA should allow higher income families more discretion rather than less to decide how they want to spend their money.

4. FHA should allow its local offices much less freedom to write their own minimum income standards. Some local variance is proper and inevitable, but there is no good reason why, for example, Atlanta should now be free to require nearly twice as big an income as Cleveland requires to buy a $14,000 house.

To correct the present over-strictness and make FHA workable for houses selling for $12,000 up, it was suggested that:

Instead of limiting housing budgets to 33% of the first $3,000 income and 10% of each additional $1,000 (as FHA has recently been doing as often as not) . . .

* Serving on this committee are: Guy T. O. Hollyday, ex-commissioner of FHA; Milford A. Vieser, chairman of the Housing & Mortgage Lending Policy Committee of the Life Insurance Assn.; President John F. Austin Jr., Past President William A. Clarke and John D. Yates, nominated by the Mortgage Bankers Assn.; Vice President Robert E. Scott, nominated by the National Association of Real Estate Boards; President George S. Goodyear, and Past President Robert P. Gerholz, nominated by the National Association of Home Builders; George C. Johnson, president of the Dime Savings Bank of Brooklyn, representing the mutual savings banks; Walter E. Hoadley Jr., treasurer of Armstrong Cork, representing the manufacturers; President W. Franklin Morrison of the National Savings & Loan League; Philip Klein, president of Mohawk S&L in Newark, nominated by the US Savings & Loan League; Dr. Leo Grebler of the National Bureau of Economic Research, Inc.; Jean Austin, editor of *American Home* and Sylvia Porter, columnist for the New York *Post*, representing the public; and Perry Prentice, editor of HOUSE & HOME.

FHA should relax its income requirements above the first $3,000 so that, as often as not, it will approve housing budgets of 33% of the first $3,000 and 20% (i.e., twice as much as now) of each additional $1,000.

The effect of such a change would be that, as often as not, FHA would require an after-tax income of roughly $5,300 to assume a $12,000, 30-year, 5½% loan (instead of $7,500); an after-tax income of about $6,500 to assume a $14,000 loan (instead of $10,400).

The only objection to this general approach to a solution came from a small minority who thought FHA should set no income requirement at all and another minority who thought FHA should turn the whole credit examination problem back to the lenders, policing their credit practice only by cracking down on lenders whose overly generous credit policies cause excessive defaults.

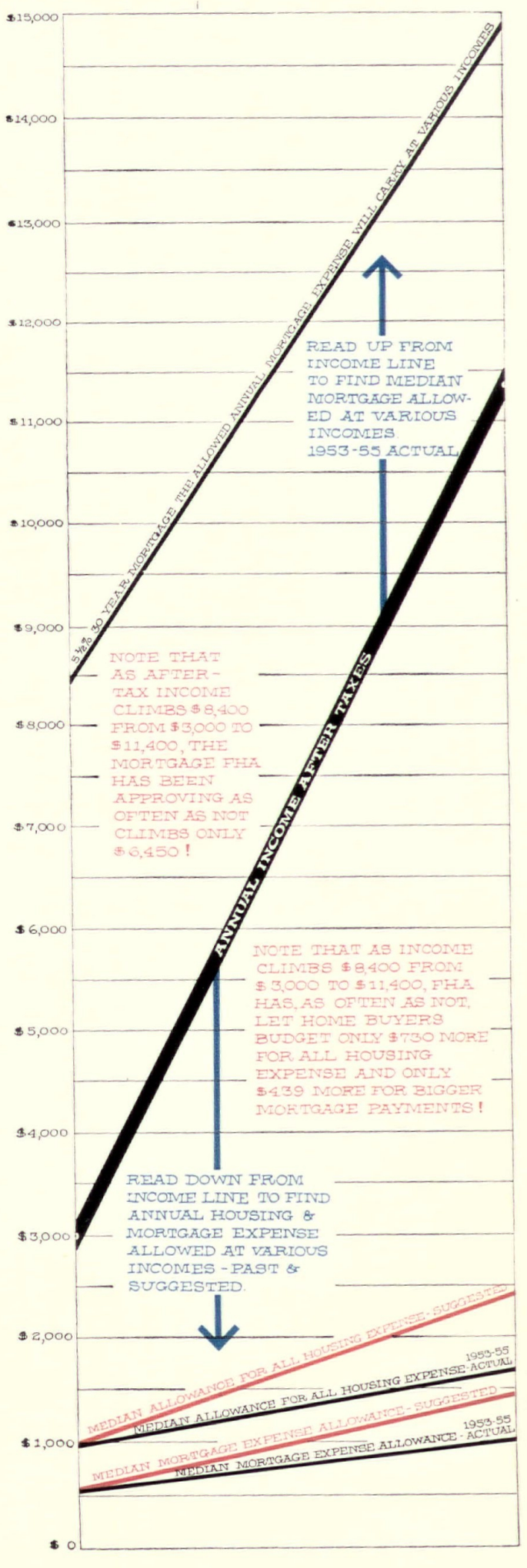
At the close of the first day's meeting Mr. Mason said it was clear that FHA should liberalize its credit requirements roughly along the lines urged by his advisors.

Unless FHA credit requirements are eased quickly, this year's higher interest on FHA loans—already up ½% and soon likely to rise another ½%—will make it even harder to qualify for an FHA loan. For example, when FHA loans cost 5% (4½% and ½%), present FHA credit practice would as often as not require an after-tax income of $7,800 a year to assume a $12,000 30-year mortgage. If the cost of FHA loans climbs to 6% (5½% plus ½%), present FHA credit practice would require $9,100 a year to assume a $12,000 30-year mortgage.

The committee will meet with Mr. Mason again this month to hear reports Mr. Mason is gathering from his field offices and to help the Commissioner implement his ideas for more liberal credit. At the same time, the advisors will be asked to consider such further problems as:

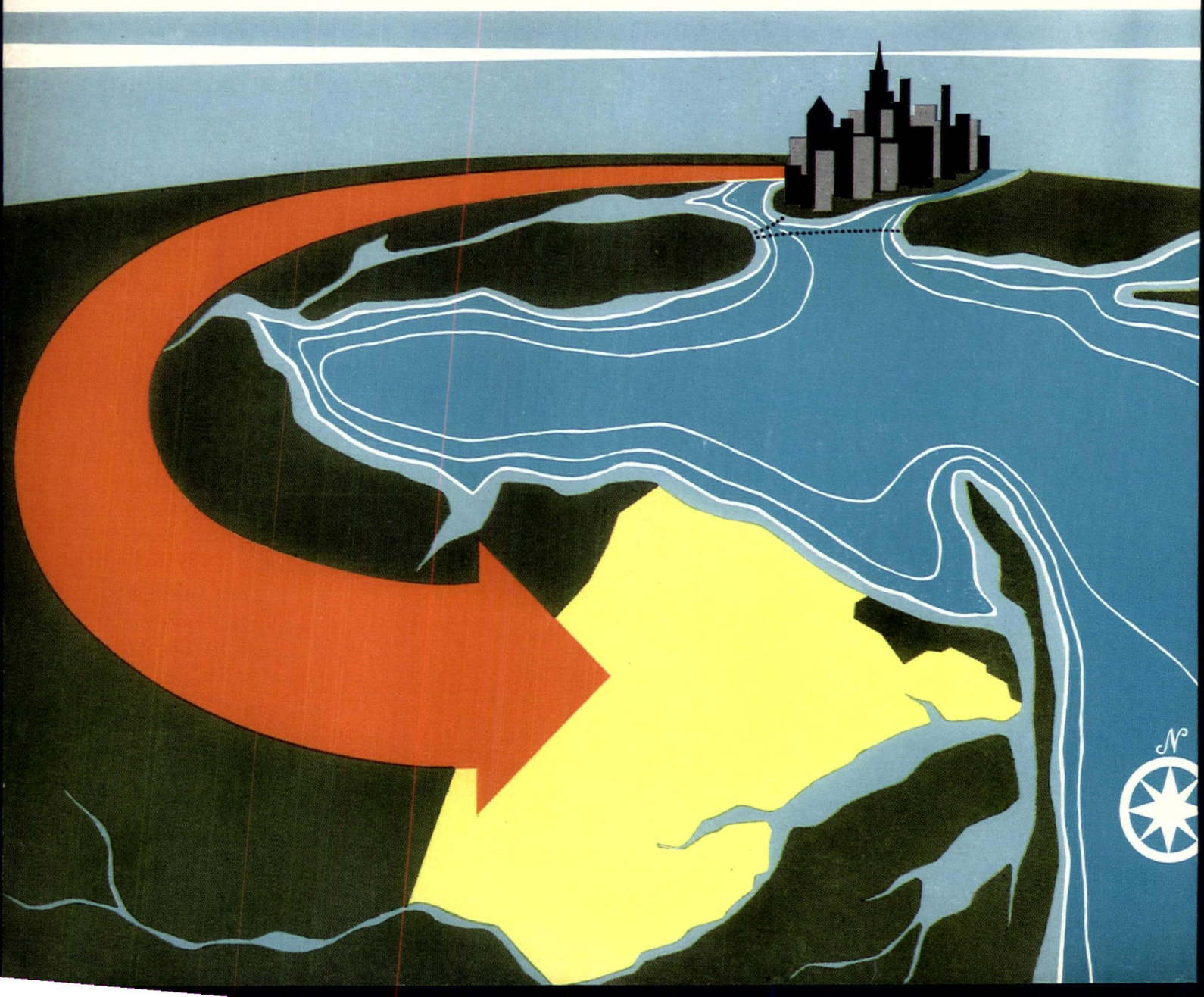
1. How should FHA adjust its credit policies to the package mortgage? Today FHA requires nearly $1,500 a year more after-tax income to buy a house that includes a $1,500 kitchen, despite the fact that on FHA maximum terms this kitchen will cost less than $120 a year, compared with more than $6,000 a year if the homeowner had to go out and buy the same kitchen on short term high interest credit (as so many homeowners now do).
2. How should FHA adjust its credit policies to permit the sale of air conditioned houses FHA? Until this year FHA has frozen summer cooling out of almost all FHA houses by first under-appraising the equipment and then over-estimating its operating cost in its income requirements.
3. Should FHA continue to discourage quality construction by requiring nearly $1,000 a year more after-tax income to buy a house whose builder spent $1,000 more for quality products that will actually cut maintenance and operating costs more than they add to the mortgage payments (For example: insulation, adequate wiring, wider overhangs, double glazing, long-warranty mechanical equipment, vinyl tile instead of asphalt in the kitchen).
4. Should FHA continue to discourage savings by considering amortization as a cost (which it is not).

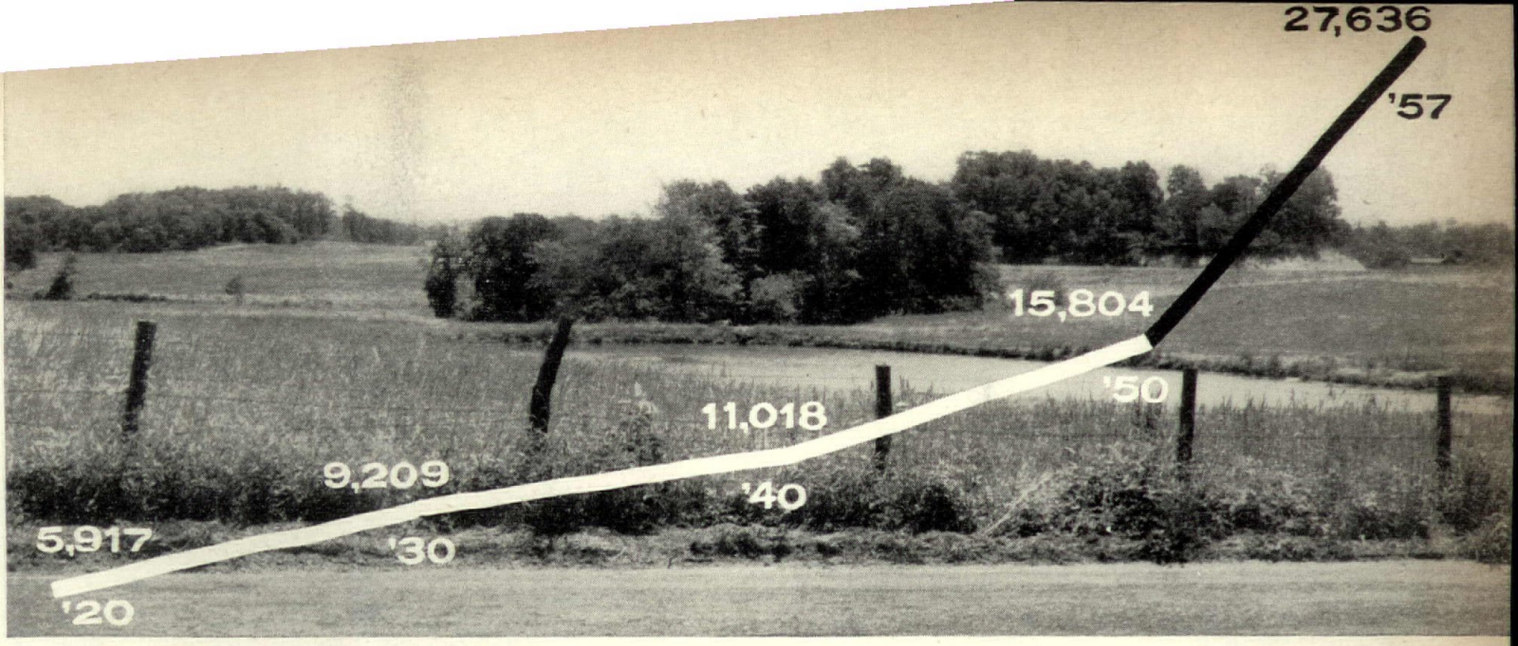
Today, the more a family has to save to pay off its mortgage the more likely FHA is to disqualify that family from buying the house. This penalty on savings is one big reason the organized home builders fight so hard for slower and slower amortization. Might it not be better to estimate housing expense on the basis of 40- or 50-year depreciation, which is a true cost and is the same whether the mortgage runs for 20 years, 25 years, or 30 years?



Headlines from Asbury Park Evening Press

THE BATTLE OF MIDDLETOWN





POPULATION GROWTH of Middletown, N. J. is charted against background of its unspoiled country acres. Population may be 32,700 by 1960.

IT COULD BE YOUR TOWN . . . and it could be your business at stake . . .

For Middletown is a typical small community struggling with problems of sudden growth.

Middletown's seven-year, 75% increase in population is not unique.

The same growth is already taking place in many another small town—and will be repeated soon in countless others as the exploding US population pushes its way further and further out from our overcrowded cities.

In Middletown, as in every town, some citizens eagerly reached for the boom. And some were willing to go to almost any length to stop the clock and keep the good old days. The battle lines in this New Jersey community were formidable.

At one point it looked like total war against Middletown's home builders. Powerful forces talked about a choice between stopping all home building or a breakdown of community services.

Thanks to wise leaders, the town had to resort to neither extreme. Much of Middletown's leadership in its housing crisis came from farsighted members of the town's own building industry. Chief among them was Mayor Frank Blaisdell, head of one of the largest building supply firms in the area.

MAYOR FRANK BLAISDELL, a building supply dealer in private life, faced boom that swamped town's facilities.

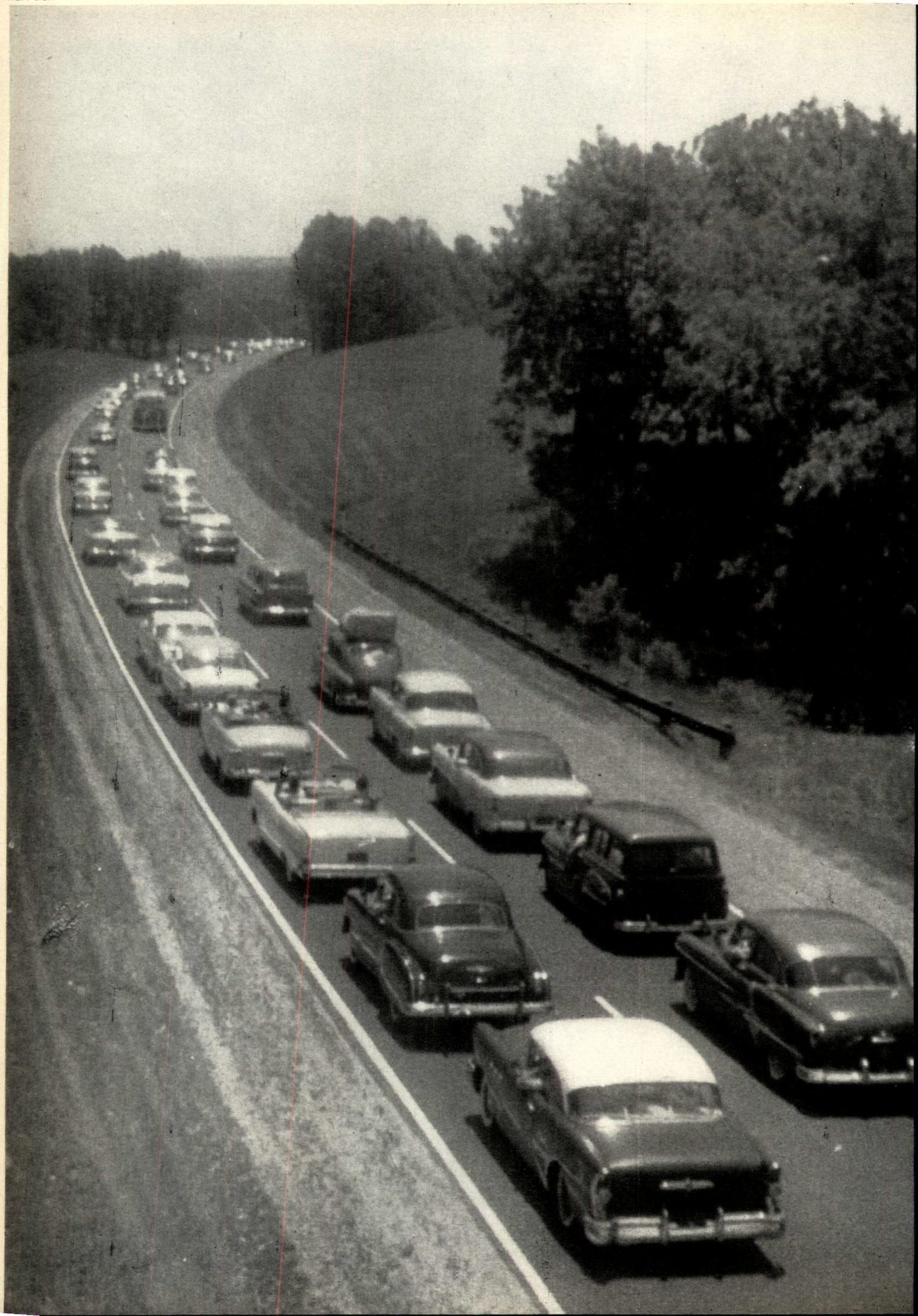
Under the Mayor's guidance, Middletown took a series of steps that brought the soaring rate of population growth down to "manageable limits that permit continued and orderly development."

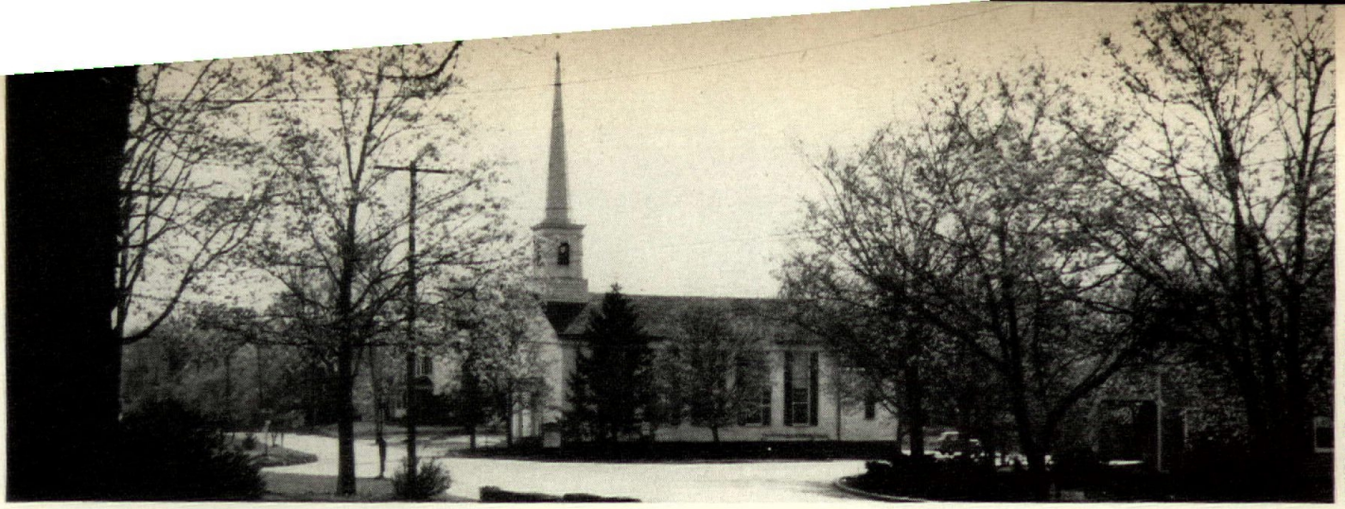
Not everyone applauded. Besides some local citizenry who felt that even the reduced rate of building was creating too many municipal problems and changing the rural character of the township, a number of home builders resented and denounced the effort at control. Several builders left town.

What is significant about Middletown's battle royal is not the bitterness of the extremists who were denied their own way, nor the severity of the growing pains that had to be assuaged. It is the fact that leaders of the town's building industry clearly saw that home building is not just the fabrication of houses, but is, indeed, the creation of good neighborhoods and complete communities. On this concept they acted quickly and courageously.

To see the problems that sudden growth can bring to your own town—and to see what Middletown did about them, turn the page.

H&H staff





Halstead & Van Vechten

TREE LINED STREETS, historic old churches and plain, comfortable-looking houses recall towns of an earlier period.

OLD MIDDLETOWN

When the Garden State Parkway (left) was opened in 1954, visitors found Middletown a quiet, old community whose traditions go back to 1626. In its 38 square miles you could find village houses, big estates, working farms, modest bungalows—and the seashore. Here, as these photos show, were real possibilities for pleasant living. Not only was there plenty of open space and only a few people (15,800 in 1950) but taxes were low. Little wonder that a Rutgers University report called the town a "paradise for real estate developments."

Page

TWO RAILROADS carry commuters to Newark or to New York City.

LARGE ESTATES with water front locations add distinction.

Chester W. Chatman

VILLAGE HOUSES provide atmosphere rarely found near big cities.

FARM LAND and wooded areas make up most of town's 38.6 square miles. Rolling country and sandy soil offer builders ideal conditions.

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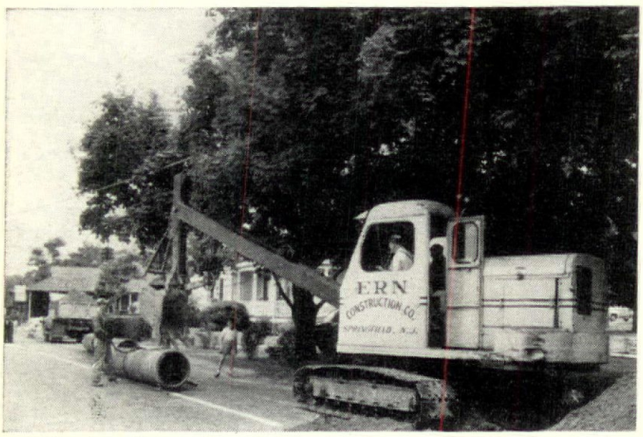
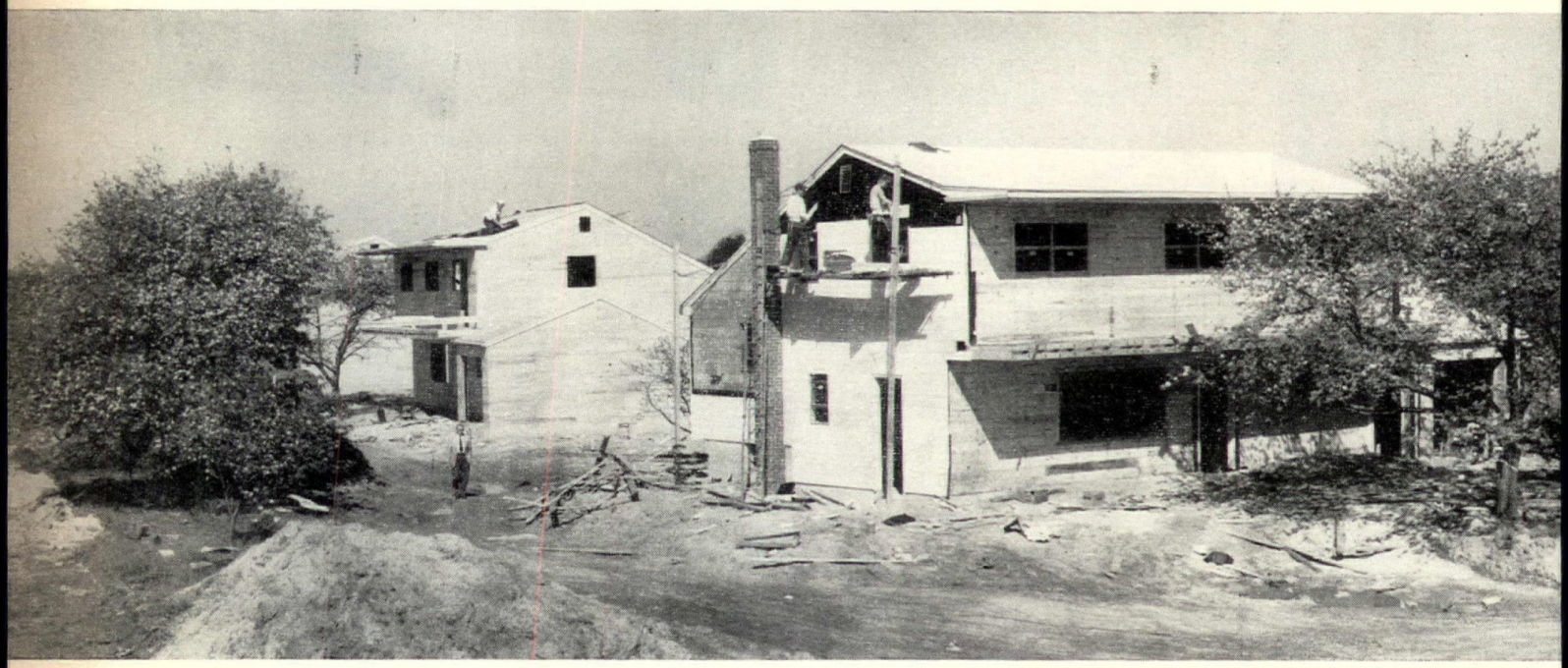
POST-REVOLUTIONARY HOUSE in old Middletown Village faces new development of modern homes priced at $25,000 to $30,000.



WATER MAINS were laid in old streets to reach new areas.

THE BOOM BEGINS

Before the new Garden State Parkway drew thousands from the cities, home building in Middletown was running at the rate of about 300 new houses a year. This was enough to keep local builders prosperous without creating too many big problems for the township. But most citizens would agree with one Middletown builder who said: "We should have started our planning years earlier before we were really hit by the boom. Then we would have been ready and could have avoided growing pains."



APPLE ORCHARDS made an attractive setting for some of Middletown's early subdivisions—provided builders left trees standing.

Dorn's

NEW SUBDIVISIONS stand out clearly in air view of Middletown. Township lies between Sandy Hook Bay (top) and Navesink River (bottom).

THE BOOM SPREADS

"We were having a normal increase, when all of a sudden, North Jersey builders swooped down on us," said Township Committeeman John Lawley, commenting in the Asbury Park "Evening Press" on what happened to Middletown in 1954.

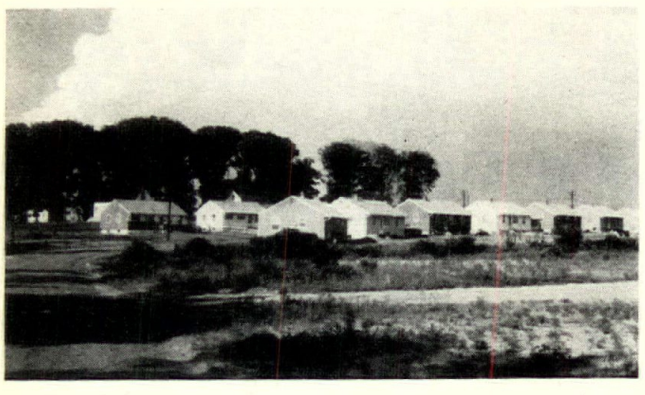
The number of project builders jumped from 14 to 40 in a single year. A few came from as far away as Long Island (65 miles). In 12 months, 17 new subdivisions with a total of 1,000 lots were launched.

As the view from the air shows, most of the new subdivisions were located near the main state highway (center of photo) or in the area between it and Sandy Hook Bay. One big reason: water mains were already there.

Even as late as 1956 there were still 18,500 acres of vacant or agricultural land left in the township—one of New Jersey's most attractive reserves of developable land within easy commuting distance of New York City.

continued

LOOK-ALIKE HOUSES in long, monotonous rows were characteristic of some builders who rushed to cash in on the Middletown boom.



SILHOUETTES of trees gave way to silhouettes of box-like houses.

NEW HOUSES huddled together on 50′ lots along country roads.

ACRES OF ROOFS filled farms and meadows. Price of land near water mains climbed from $600 an acre in early '50's to $2,000 today.

HOUSES MULTIPLY

In 1954 Middletown issued more building permits for new houses than in the three previous years combined. Many were built in look-alike rows on narrow lots. By New Year's Day 1957, 38 out of every 100 houses in the township had been built since 1953. Among them were scores of "the little boxes" for which the building industry is so often and so severely criticised.

SHOPPING CENTER under construction, will serve new thousands.

MIDDLETOWN CHILDREN swarmed over playgrounds, crowded into schools. Schooling costs township $330 a year for each pupil.

BIRTH AND TAXES

At the peak of the boom, Middletown's schools were getting enough new pupils to fill a classroom every month.

Between 1950 and Jan. 1, 1957 enrollment more than doubled to reach a total of 5,957. For a large city, growth like this of 3,387 school children would be no problem, but for a small town it was catastrophic. Middletown did not have enough classrooms. It did not have enough teachers, enough supervisors, enough supplies. Classes were held in fire stations and churches and many pupils could go for only a half-day session.

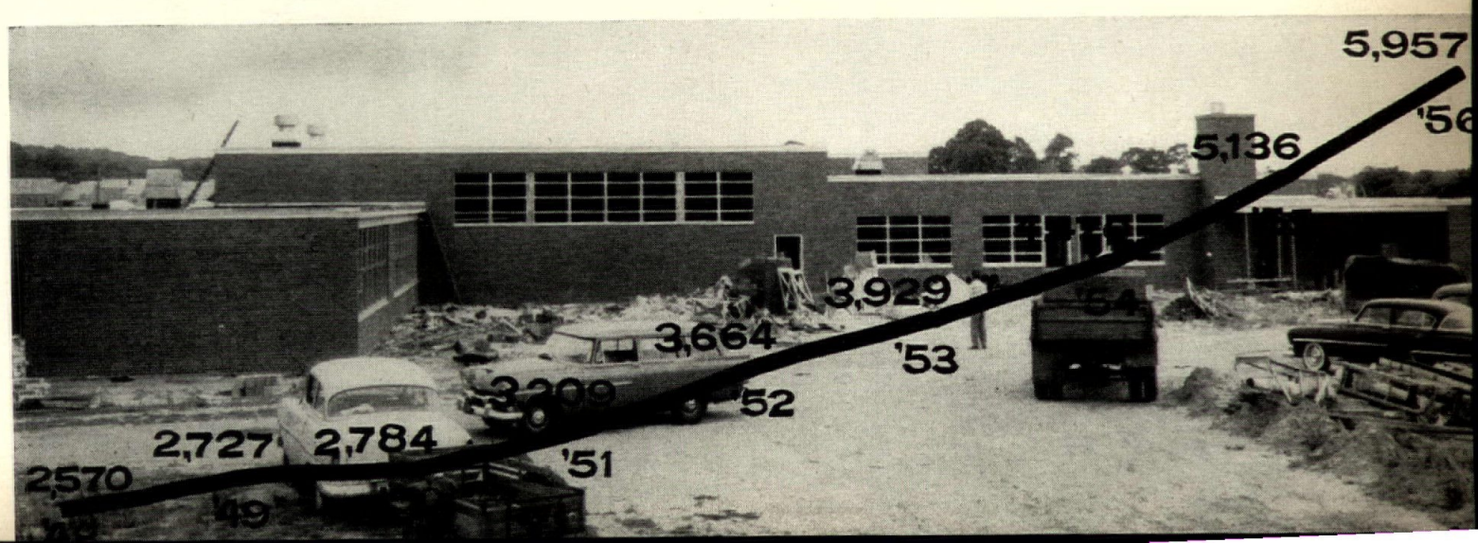
Then came the hard cold facts about the costs. Bond issues of about $5½ millions were voted for new schools and for additions to old ones. The operating budget for the school system which was a modest $653,319 in 1950 was $1,769,435 last year. It will be a staggering $2,512,033 for 1957-58.

Mostly because of this increased school cost, Middletown's 1957 real estate taxes are expected to jump a whopping 43% over last year.

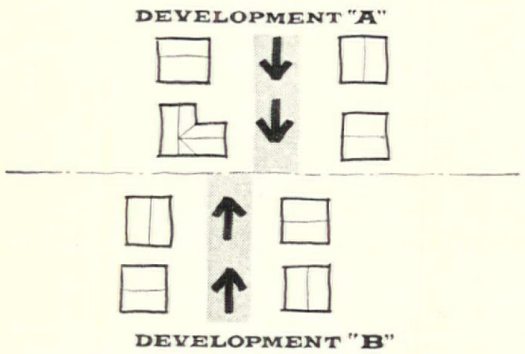
This fall, for the first time in several years, there will be classrooms for every child. But this happy state may not last long. For by September 1958 there will again be a shortage, unless the township votes another $1½ million for new schools.

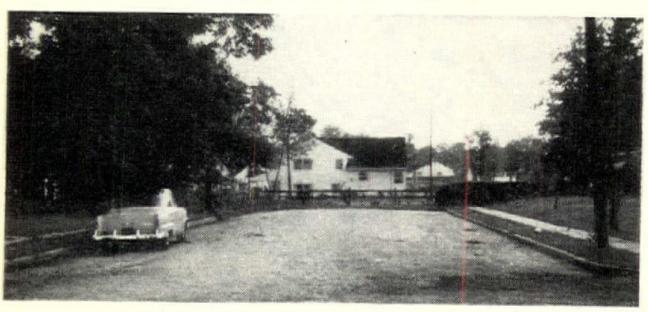
continued

SCHOOL ENROLLMENT doubled, town built two new schools, enlarged six others. New schools like this cost about $26,000 a room.



FAMILY ROOM was flooded knee-deep by drainage from nearby lots. Property owners called storm sewers inadequate.





UNPLANNED STREETS fail to join adjacent tracts. (Diagram above)

BOOMERANG

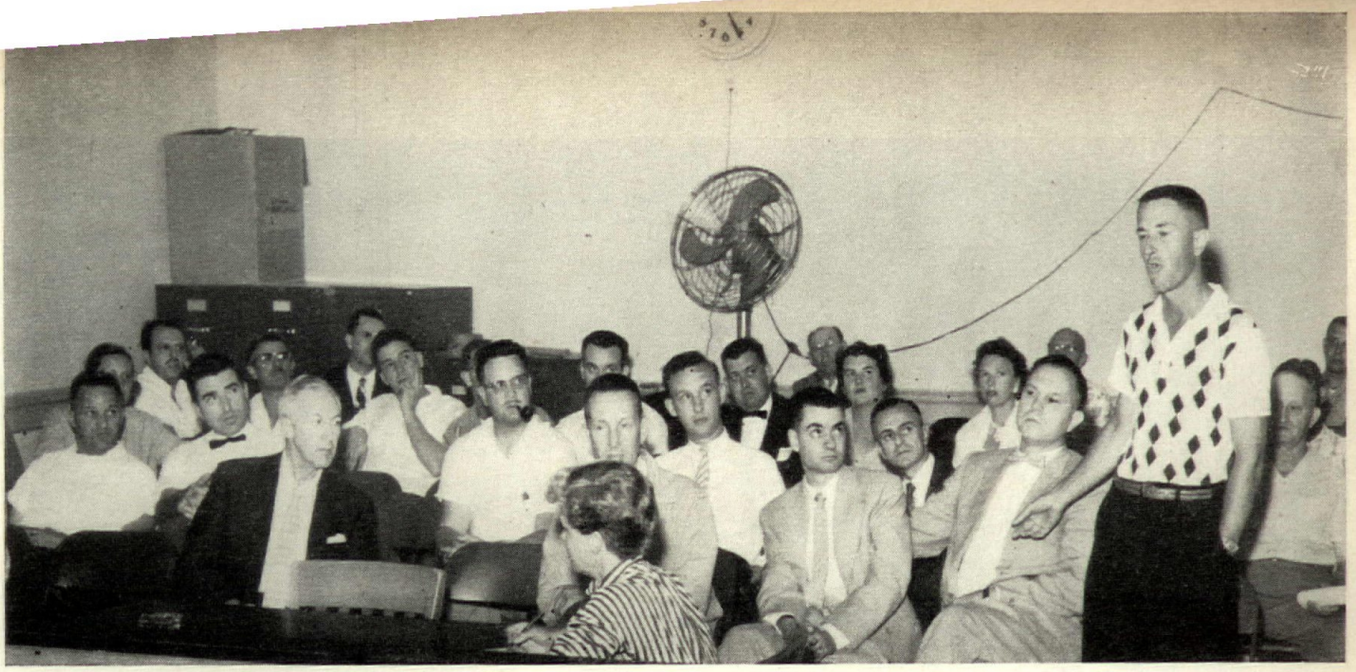
Headaches and short tempers were an unwanted (but not unexpected) by-product of the town's housing boom.

Hundreds of homeowners complained to township officials about poor drainage, erosion, overflowing septic tanks, failure to meet specifications, and water damage. Mayor Blaisdell could only explain that township authorities had no legal power to help individual property owners. "You'd better get a lawyer," he would suggest.

Rows of look-a-like houses, crowded cheek to jowl on narrow lots, provoked bitter criticism from individuals and from civic associations. Others complained about builders' excessive use of dead-end streets and demanded better coordination of different projects to insure the linking up of access roads.

But the biggest outcry went up over crowded schools and the threat of fast-climbing taxes. Everywhere citizens said, "we've got to do something to protect ourselves."

WASHED OUT STREETS caused havoc. Water often backed up on lawns and saturated septic tank drainage fields.



CITIZENS TELL PLAN BOARD what's wrong with their new homes. Complaints and advice are heard at regular monthly meetings.

THE PEOPLE ACT

To cope with its housing boom the harassed township set up a planning board in the spring of 1954.

The six members, plus the Mayor and two township committee men (ex-officio), included: a local bank president (also the town assessor), a local builder, a realtor, a building supply dealer and a construction superintendent. The remaining four members were two New York City bankers, a retired school teacher and a New York City realty executive.

The board's immediate job was to slow down building—and it did. It was a tough assignment, especially for the members whose own backgrounds were in building. But without their practical knowledge and realistic approach, the job might have been impossible.

To bring order out of chaos the board began scrutinizing builders' land plans and house designs, used its state-given legal authority to veto those which did not meet its standards. From April '54 to April '56 it approved 2,295 lots, but in the next 13 months it passed only 190 lots. In November '56 the board voted to stop all new house building "until the present building has been assimilated," but this action was rescinded when the town attorney said it was illegal.

Zoning was up-graded

The board's most effective brake on building was the new zoning plan adopted by the township in 1955. The new law put most available land in zones that require 125′, 150′ or even 250′ frontages.

Last year the board retained professional planners to help them. Community Planning Associates of Princeton, N.J. advises on all phases of the board's work. The firm is also preparing a master plan for the town. Included will be areas zoned to encourage desirable industry.

continued

PLAN BOARD TELLS BUILDERS what changes must be made in their maps in order to gain approval for new subdivisions.

Ben Schnall

IN 125′ ZONE most of these $17,000 to $20,000 houses by Louis Scalzo are on one acre lots. They sold quickly.

CUSTOM HOUSES, most smaller than this, are good part of market.

BIG LOTS

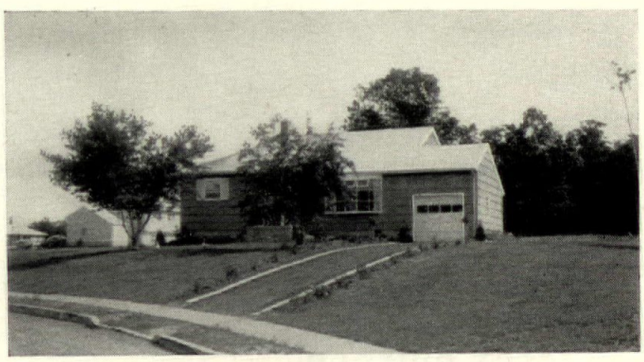
Three years of building under Middletown's new zoning law are a good test for the big lot.

As these photos show, projects with lots of 125′ front (or more) make better looking neighborhoods. Over two-thirds of the sales in Middletown's big lot subdivisions are made to second- and third-time buyers who are moving away from other, more crowded developments. These buyers say they want a big yard and a country atmosphere. Many, like engineer John Neal of Harmony Terrace, pay extra to get a full acre. A few, however, agree with salesman Donald Scola of Acker Drive, who finds 125′ lots too large: "I'm on my feet all day and at night I don't want to cut a lot of grass."

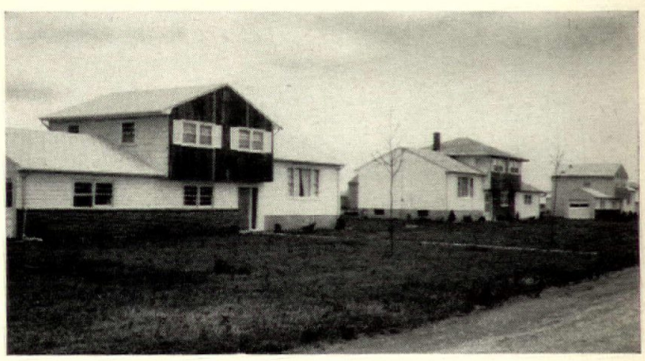
Builders, too, are divided. Several who moved into Middletown with the boom have gone on to other pastures. Some who have stayed believe a half-acre lot is too large for the average family, that 125′ frontage forces prohibitive cost for paving, curbs and the sidewalks which FHA and VA ask for. But most builders are learning to live with the new requirements and find they encourage steady, if limited, sales.

From the Planning Board's point of view, the big lots are working as intended: they make for orderly growth instead of uncontrolled boom.

NEW ZONING LAW encouraged projects like James Curley's Southview with its one-acre lots, houses priced from $25,000 to $30,000.



LOTS ARE TOO BIG for $14,600 houses says Builder Abner Zerman.



BUILDER Joe French built 30 splits at $17,990, is now moving out.

SHADOW LAKE ESTATE houses sold from $22,000 to $27,000 on lots 125′ x 175′. Owners take pride in lawns, some wish lots were larger.

continued

EXPOSED BASEMENT RANCH is one of 15 different semi-custom models in Applebrook Farms. This one sold for $26,000.

EARLY MODEL was one of 200 in the $14,000 to $21,000 range.

BIGGEST BUILDER

Builder Jacob Lefferts has been active in Middletown since World War II. He develops land, builds houses (with Partner Charles Kilcomins) and handles sales for other builders. He is one of the nine members of the Middletown Planning Board (see p. 119).

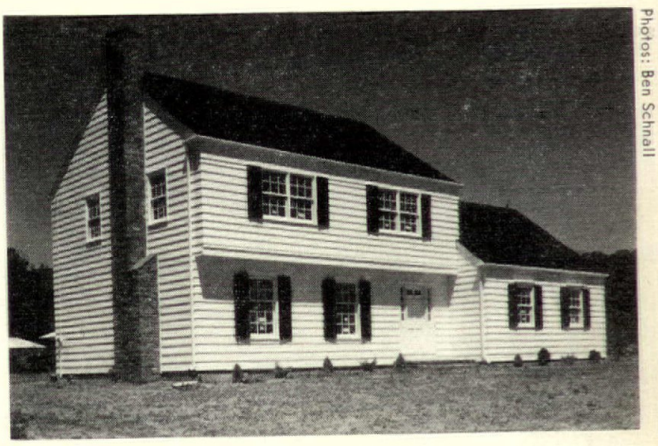
Lefferts carefully sites his houses to make the most of the natural grade, to save the trees and preserve the country atmosphere. To tailor his sites and leave them with the top soil back in place requires about $100,000 worth of heavy equipment (some of which is shown below). "We keep our machines busy all the time," says

EARTH MOVING EQUIPMENT includes three bulldozers, two pay-loaders, a scraper and $2,000 unit that digs and seeds lawn at mowing speed.

COLONIAL DESIGN by Architect Royal Barry Wills is most expensive house Lefferts has built. It is priced at $42,500.

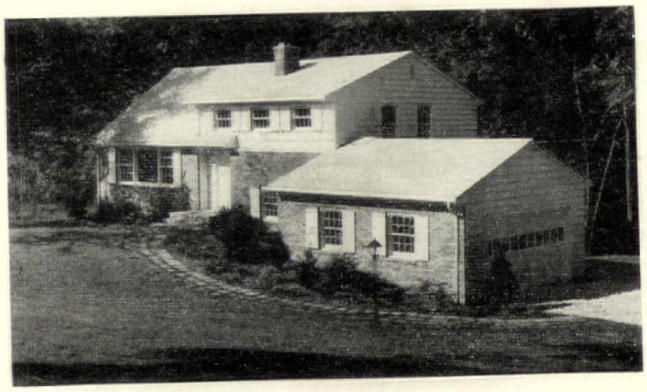
Partner Kilcomins, "and they really save us money. Take our scraper—it would cost us $75 a day to rent one—we run ours for about half that and that includes paying for the machine."

To promote his newest subdivision, Oak Hill, Lefferts built two houses designed to attract attention in two very different ways. One, the Royal Barry Wills' house, above is an "authentic" colonial. It has characteristic Wills' details, low (7′-5″) ceilings, four bedrooms and three fireplaces, one in the ground-floor play room. The other model is the split level shown below. It is an all-gas promotion house sponsored by the New Jersey Natural Gas Assn. Landscaping is typical of this builder.

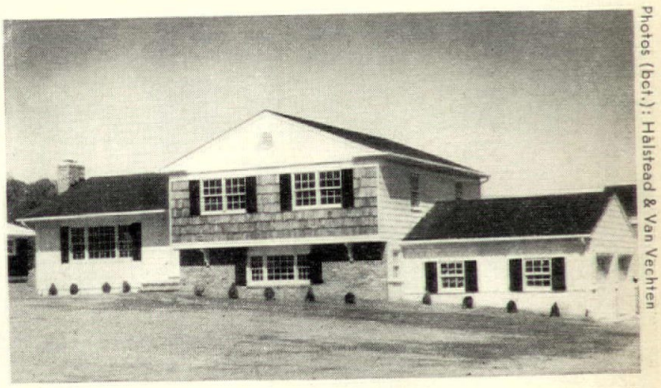


Photos: Ben Schnall

TWO-STORY HOUSE is popular new model that sells for $31,500.



ALL-GAS MODEL was the builders' 1956 opener for Oak Hill.

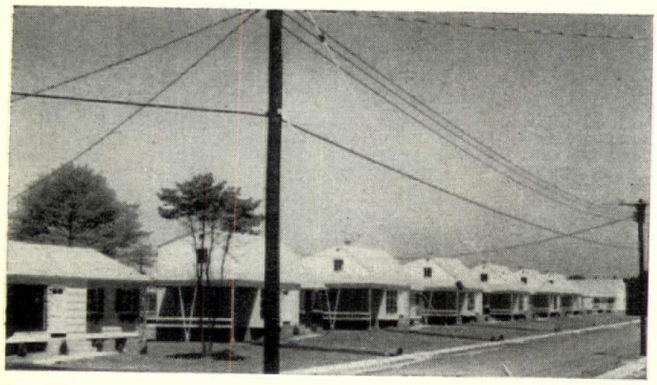


Photos (bot.): Halstead & Van Vechten

SPLIT LEVEL has four bedrooms, three baths and family room

continued

IN RARITAN TOWNSHIP, adjoining Middletown, builders are going full speed on tracts approved before Raritan got a planning board.



BOOM TOWN planning crowded houses in unrelieved monotony.

FREE-WHEELING NEIGHBOR

Next door to Middletown is Raritan, a township of 5.6 sq. miles where a 3,000 house boom is now in full swing. Main reason for boom: Raritan did not get its planning board until 1956. As soon as zoning stiffened in Middletown, seven builders moved to Raritan, got big tracts approved before local controls were set up. Here is the free-wheeling boom that earlier planning might have controlled. In '56 Raritan voted a $400,000 bond issue for a new school and this year, after the Mayor got them together, 14 builders agreed to pay $165 a house for a second new school.

Photos: Ben Schnall

NEW HOUSES went up so fast that local facilities were disorganized. Hundreds of children living in Raritan had no schools or playgrounds.

Ben Schnall

APPLEBROOK FARM with its trees, big lots and winding roads, shows how a development fits into Middletown's new scheme. Houses start at $17,000.

VICTORY AT MIDDLETOWN

Victory in the battle of Middletown—for today at least—belongs to those who fought for "orderly growth."

Actually it is at best a temporary victory, more relief than a lasting solution. For Middletown is still waiting the completion by Community Planning Associates of the master plan which may guide its growth to a 1980 population of more than 50,000. And even the best of all town plans cannot begin to solve the puzzle of how to pay for new schools for our faster-growing towns *without* unjustly penalizing their local taxpayers.

This is not to hide the lesson learned by Middletown's building men. As Builder Jacob Lefferts puts it: "People aren't going to stand by and let their towns grow helter-skelter. They're going to demand and get some form of control that insures orderly growth. That's why all over the country you find towns setting up planning boards.

"This is something we in home building just can't beat, even if we wanted to, so we'd better join in. We have more to contribute than the average citizen. Because of our special knowledge we can help a planning board do more realistic planning. Some people may say the builder is the natural enemy of good planning. But that just isn't so. What is good for the community in the long run will be good for the builder—all the builders."/END

* The numbers on this chart refer to footnotes on pp. 128 and 129 offering additional details.

IF YOU WANT TO PAINT THIS SURFACE ▼	USE THIS FOR YOUR PRIMER ▼	USE THIS FOR YOUR FINISH ▼	PREPARE SURFACE THIS WAY ▼
EXTERIOR MASONRY	Polyvinyl acetate or acrylic. 1, 2, 3, 4*	Polyvinyl acetate or acrylic. 1, 2	Scrub off dirt, mortar spotters, etc. Damp surfaces may be painted. 5
WOOD SIDING	Alkyd or linseed (zinc oxide), natural. 8, 9, 10, 11, 12, 13	Alkyd or linseed (without white lead) FPL natural. 14, 15, 16	Clean with mineral spirits. Prime flat grain siding with aluminum paint. 17, 18
HARDBOARD SIDING	Alkyd or linseed (usually comes primed). 8, 10, 11, 12, 19	Alkyd or linseed. 14, 15, 16	Clean off foreign matter with mineral spirits.
WOOD SHINGLES AND SHAKES	Linseed or oil-modified alkyd. 20	Linseed or oil-modified alkyd.	
GALVANIZED METAL AND COPPER	Zinc dust paint. 22	Alkyd or linseed. 26	Wash with 1 lb. of copper sulfate to 1 gal. of water and rinse. 23
ALUMINUM	Aluminum leaf in linseed or phenolic, zinc chromate in phenolic. 24, 25	Linseed. 26	Wash with thin solution of phosphoric acid. 27
STEEL	Red lead, iron oxide, or zinc chromate in linseed, alkyd or phenolic. 28	Linseed or alkyd. 26, 29	Remove oil or grease with naphtha. Remove rust with wire brush. 30
ASBESTOS-CEMENT SHINGLES AND BOARDS AND ASPHALT SHINGLE	Polyvinyl acetate or acrylic. 1, 2, 31, 32	Polyvinyl acetate or acrylic.	Remove any foreign matter from asbestos-cement with thin solution of muriatic acid.
WOOD TRIM, EXTERIOR AND INTERIOR	Alkyd. 33	Alkyd.	Clean with mineral spirits.
DRYWALL	Styrene-butadiene, polyvinyl acetate, acrylic, or alkyds. 34, 35	Styrene-butadiene, polyvinyl acetate, alkyds, linseeds, or multicolor lacquers. 8, 36, 37	Brush off foreign matter.
PLASTER	Styrene-butadiene, polyvinyl acetate, acrylic, or shellac. 1, 34, 38, 39	Styrene-butadiene, polyvinyl acetate, alkyds, linseeds or multicolor lacquers. 8, 36, 37	Best results if plaster is allowed to age a few months.
WOOD PANELING AND INTERIOR PLYWOOD	Lacquer, shellac, spar varnish, alkyd, or linseed. 40	Lacquer, shellac, spar varnish, alkyd, or linseed. 8	Clean with mineral spirits. 17
INTERIOR MASONRY	Styrene-butadiene or polyvinyl acetate. 1, 3, 4, 5, 34	Styrene-butadiene or polyvinyl acetate. 36	Scrub off all foreign matter. Damp surfaces may be painted.
KITCHENS, BATHS	Polyvinyl acetate, styrene-butadiene, or alkyd enamel. 35, 39	Polyvinyl acetate, styrene-butadiene, alkyd enamel, or linseed enamel. 8, 41	Clean surface.
BASEMENT BLOCK AND CONCRETE WALLS	Styrene-butadiene. 42	Styrene-butadiene.	Scrub off surface.
CONCRETE FLOORS	Polyurethane, chlorinated rubber, alkyd, or phenolic. 43, 44	Polyurethane, chlorinated rubber, alkyd, or phenolic.	Etch with one part muriatic acid to three parts water—1 gal. to 100 sq. ft.

Note: Polyvinyl acetates, acrylics, chlorinated rubber, alkyds, linseed, soya, styrene-butadienes, phenolics, lacquer, polyurethane are all vehicles, as it were, for pigments. Zinc dust, zinc chromate, aluminum, strontium chromate, red lead, iron oxide, magnesium silicate, calcium carbonate, zinc oxide, titanium, white lead, etc. are all pigments or extenders. (Don't let these names throw you—they're all on the back of the paint can.)

This chart prepared by HOUSE & HOME in collaboration with these companies: Arco, Benjamin Moore, Devoe & Raynolds, Dupont, Forest Products Laboratory, General Elec-

← This chart
for the first time ever
lets you choose at a glance...

THE RIGHT PAINT

for the right job

WATCH THESE SPECIAL CONDITIONS ▼
Do not paint when temperatures go below 50°F. Paint in dry weather. 6, 7
Do not paint wet or damp surface. Put top coats over primer within a few weeks.
Do not paint wet or damp surface.
Do not paint wet or damp surface. Never paint roofs.
Paint only in dry weather with mild temperature.
Do not paint when temperatures go below 50°F. Paint in dry weather. 6
Do not paint wet or damp surface.
Paint at room temperature. Have adequate ventilation when using alkyds.
See above.
See above.
See above.
See above.
Damp or wet surfaces may be recommended, by manufacturer, for painting.
Do not paint wet or damp surface.

tric, Glidden, Martin-Senour, Monsanto, National Gypsum, National Lead, Pittsburgh, Plextone, Pratt & Lambert, Rohm & Haas, Sherwin-Williams, US Gypsum.

The painter's cask of white lead and his can of linseed—to be mixed at the site—are history. They've been replaced by compounds with complicated names like diethylene glycol momoethyl ether. The big chart at the left spotlights the latest recommendations of paint manufacturers for tackling all kinds of jobs.

What happened to the "good old" linseed-oil paints?

The same thing that happened to a lot of products—World War II when the country stopped using its synthetic-rubber plants at full capacity, the paint industry took up production slack, came out with whole lines of rubber-like styrene-butadiene latex paints. These synthetics were the first commercial water emulsion paints in the US.

Polyvinyl acetate (PVA) was also a war-baby. The first PVA's were produced in Germany because of the shortage of drying oils for linseed paints. They didn't take hold in this country until 1951.

Paint chemists all over the country say they're getting more new basic materials each year than they can handle in their testing labs.

The formulations of all the paints change a little every year. For instance, there are well over 100 different acceptable formulations of alkyds for paints, and not one of them is the same thing you might have used in an alkyd right after the war.

PVA's have changed, too. Only four years ago some of the new PVA's failed on exterior masonry in California (there have been some recent failures, too). The paint industry went to work on the problem and have made PVA one of the coming all around paints.

Why all the change?

All the major paint companies, as well as the big chemical producers, are experimenting with new formulations all the time. What they're looking for is longer life for their paints.

Their goals are modest enough. Paint chemists would be satisfied with a paint that resisted moisture and chalked away slowly and evenly so that in eight to ten years the surface would present a good prime surface for a maintenance coat.

The other goal: quick drying. Progress has been fast here—all the new water-emulsion paints offer quick drying.

Builders should take advantage of this technical know-how

J. S. Long, consultant to DeVoe & Raynolds and an old-time expert on paint, makes the point strongly: "When you need an operation, you don't price anesthetic, compresses, and catgut, and then take bids from doctors. You buy the skill of the drug compounder and of the surgeon you want. Today you've got to consider paint not as something that comes in cans, but as a product of technical skill—and then buy that technical skill."

continued

More hints on how to use the new paints

(Footnotes to the chart on p. 126)

1 Linseed, soya, alkyds or any combination of these oil paints aren't good on new masonry. They are all sensitive to alkalinity and will "burn" over "hot" spots.

2 Styrene-butadiene, although not sensitive to alkalinity, is not a good choice for exteriors because it lacks sufficient strength and chalk-resistance.

3 Cement paint, because of its high porosity, flakes off far too soon.

4 Polyvinal acetate, or styrene butadiene, paints do not waterproof a masonry surface. They are "breather" paints. Except by using a heavy asphaltic coating, the only way to waterproof masonry is to apply a clear silicone spray on new, clean walls in dry, temperate weather. Waterproofing with silicone does not help unless the wall is designed with vapor barrier inside, flashing at base and cap, and weep holes at base flashing. If the masonry wall is properly designed, a waterproofing coat is necessary only in extreme conditions.

5 Best practice is to let a masonry wall stand for about six months to cure fully before painting. If that's not possible, the wall should be scrubbed with a solution of one part muriatic acid to ten parts water.

6 Polyvinyl acetates and acrylics are water emulsion paints with wetting agents that must cure properly to get a good bond. Most failures occur in the first months after application, can be traced to painting in wet and cold seasons. Some new polyvinyl acetates are said to be applicable on masonry at temperatures as low as 35° F.

7 In the North, extreme changes of temperature have made some polyvinyl acetate paints (which are thermoplastic) move too much in relation to the masonry surface, crack off and peel in spots.

8 Alkyds can be pure, or modified with linseed, soya or other vegetable oil. They're becoming very popular because of their quick drying time (usually under four hours at room temperature). Some prefabricators dry their alkyd finishes in a matter of minutes by baking at 140°.

9 Ideally, wood siding should be primed before or immediately after installation—to keep moisture out of the dried wood.

10 Pure alkyds are more stain- and blister-resistant than linseed-oil paints. Alkyds also tend to be more mildew-resistant than linseeds. However, linseed paints move better with wood expansion and contraction than do alkyds, which form a tighter, tougher film. Alkyds can be used over linseed, and vice versa, but it is not common practice.

11 Zinc oxide pigments, which prevent mildew in linseed and alkyd paints, seem to attract moisture and promote blistering in linseed paints more than in alkyds. Primers should not have any zinc-oxide pigments in them. Best anti-blister treatment is to use vapor barriers inside the wall, and a water-repellant preservative on the siding.

12 Polyvinyl acetates or acrylics can be used for wood siding in the South, where fewer freeze-thaw cycles affect bond between paint film and wood siding. In the North, this combination of grain and paint movements is apparently too extreme, and failures have occurred. Not much is really known of this type of movement yet. However, nail-head rust caused by water emulsion paints can come through and stain film. Redwood and cedar should not be painted with water emulsions, as these woods have water-soluble color that will stain.

13 Forest Products Laboratory natural finish is a do-it-yourself preparation. (The best commercially available natural finishes—phenolic gum or phenolic-tung oil—last two years at most.) The FPL finish may last up to eight or nine years. Here's the formula for a 5-gal. batch, cedar color:

Raw linseed oil	3 gals.
Mineral spirits of turp	1 gal.
Burnt sienna, oil color	1 pt.
Raw umber, oil color	1 pt.
Paraffin wax	1 lb.
Penta concentrate 10:1	½ gal.
Zinc stearate	2 oz.

And here's how to mix it:

Pour the gallon of mineral spirits into a 5-gal. open-top can. Put paraffin and zinc stearate in another pan and heat over flame, stirring until uniform mixture results. Pour this into the mineral spirits, stirring vigorously. Keep flame away from mineral spirits. When solution has cooled to room temperature, add pentachlorophenol concentrate, then linseed. Stir in colors until mixture is uniform, and it's ready for use.

14 Alkyds have a tougher film and don't chalk as well as linseed. So they can acquire more dirt in severe atmospheres.

15 Siding paints should not have any white lead in top coat, since the lead discolors in sunlight, mild chemical or smoke fumes. The pigment with the best hiding power and resistance to failure and discoloration is a combination of rutile and anatase titanium dioxide. Most paints also have extender pigments in them. Calcium-carbonate extender pigments promote staining, but they prevent mildew and retard erosion better than stain-preventing extenders like magnesium silicate.

16 Finish coats of alkyd or linseed should have zinc oxide pigments in them to lessen mildew incidence, give a controlled rate of chalking.

17 If the siding has knot holes, flush out the sap with a blow torch, wipe it off, and coat knot with shellac or aluminum paint. Even this is not foolproof. There is no good knot-hole sealer on the market.

18 Flat-grained siding is likely to weep sap and gum. Best practice calls for an aluminum paint primer to prevent staining and failure of top coat.

19 Hardboard siding doesn't present the same problems of expansion and contraction that grained wood does. While summer wood and spring wood expand at different rates, hardboard moves more uniformly.

20 Shingles and shakes need a porous paint film to allow moisture to escape and prevent blistering. Paint companies open up the paint film by pigment selection.

21 Painting shake or shingle roofs is not recommended because of the great likelihood of rain driving in under the surface. Enough rain can get in to blister the most porous paint.

22 Galvanized metal surfaces pose problems of flexibility, surface oil and texture not encountered in steel. Zinc-dust paint is the only primer that will adhere well.

23 Washing with copper-sulphate solution (1 lb. to 1 gal.) will remove oil and mill scale. The alternative to using this solution is to let galvanized metal weather for a year.

24 Only under severe atmospheric conditions (salt air, chemical fumes) does aluminum need painting. The oxide that forms on aluminum when exposed to the air is usually sufficient protection, but the oxide crystals can pick up dirt.

25 Zinc chromate in a phenolic-resin base (like a spar varnish—phenolic-tung oil) is good in abnormally corrosive atmospheres. The chromate ties up the acid ions that cause corrosion of the aluminum. In no case, however, should a lead-containing primer be used on aluminum, because the lead will accelerate corrosion.

26 Any exterior linseed-oil color can be used on galvanized, steel or aluminum for the finish coat.

27 Washing aluminum with thin solution of phosphoric acid forms aluminum phosphate, which is quite inert and gives better paint bond.

28 Addition of Portland cement to steel primers helps them adhere to the metal, and lends alkalinity to help the pigments neutralize the acid ions that cause corrosion. To get a good bond, primers should not dry fast.

29 For full protection of steel, paint film should be at least 8 mils thick.

30 If steel is badly corroded, the only way to get it clean enough for painting is sand blasting. Even rust-inhibitive paints like zinc chromate will not be able to neutralize corrosive ions in the pits in the metal surface.

31 Asbestos-cement often shows alkalinity so a non-alkaline sensitive emulsion paint must be used. Polyvinyl acetate is used on glazed asbestos shingles.

32 Asphalt will not bleed through some water emulsion paints, but will bleed through paints with petroleum solvents like alkyds and linseed oils. An asphalt roof painted with white polyvinyl acetate or acrylic formulated for this purpose will lower temperatures inside the house in summer.

33 Alkyd gloss or semigloss for all trim work will last longer, clean better and retain color better than any other paint now sold.

34 Acrylic emulsion paints are excellent over drywall, plaster and interior masonry, but their greater expense (compared with an inexpensive paint like styrene-butadiene) gives them a lower dollar value indoors.

35 Styrene-butadiene and polyvinyl acetate paints lay the nap of drywall very well. Some alkyds can also be used as primer on drywall, but linseeds tend to raise the nap of the paper surface.

36 Styrene-butadiene should not be used over polyvinyl acetate, but the opposite is OK. Alkyds, linseeds and multicolor lacquers or enamels are used over either primer.

37 Most of the multicolor lacquers on the market are made with a background color of nitrocellulose lacquer and contrasting speckles of styrene-butadiene that will not go into solution with the lacquer. Some manufacturers recommend an alkyd primer for their lacquer. Multicolor enamels are alkyds.

38 Non-reactive to alkali, polyvinyl acetate is an excellent primer and sealer that can be applied even over damp plaster. Shellac is the traditional size for plaster, but it can be applied only after plaster has dried for a few

weeks. It is not recommended that the emulsion paints (styrene-butadiene and polyvinyl acetate) be used over shellac, but oils, alkyds and lacquers can.

39 There are some nonreactive alkyds that can be applied over dry plaster. They form a firm bond, with deep penetration of the plaster surface.

40 The emulsion paints (styrene-butadiene and polyvinyl acetate) are not recommended for plywood since they tend to conform to the grain contour. The alkyd is an excellent sealer for plywood.

41 Emulsion paints wash very well, are more immune to discoloration in kitchens than a linseed enamel. Emulsions should not be used over linseed or alkyd primers.

42 Styrene-butadiene forms a more water-repellant surface than any other paint on basement walls, and inhibits rust stain from cinder block better than others. The only way to waterproof a basement wall is to coat the outside with an asphatic mastic.

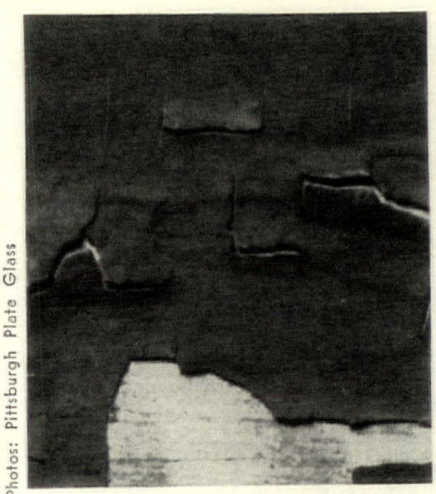
43 Polyurethane concrete floor paint is a new product that will outlast any other floor paint three to five times. In price it's competitive with asphalt tile. Chlorinated rubber-like urethane is particularly corrosion-resistant.

44 Polyurethane, chlorinated rubber, alkyd, and phenolic floor paints are tough and alkaline resistant. But water coming through the slab will destroy their films. Slabs must be waterproofed with vapor barriers underneath.

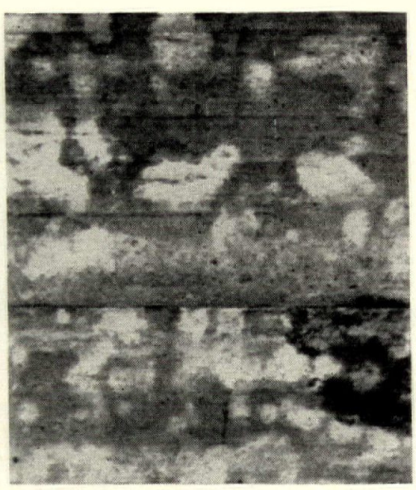
Here are the common paint failures, and how to avoid them . . .

They're mostly caused by water. Although sunlight is often held the villain in paint failures it seldom is. Vehicles sensitive to sunlight are rarely directly exposed to it, since pigments form almost all the paint *surface*, and the vehicles are exposed very little.

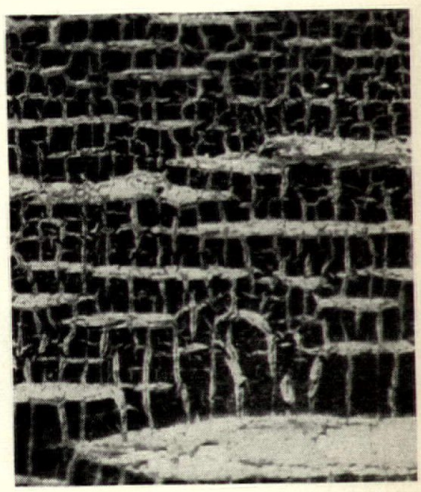
Photos: Pittsburgh Plate Glass



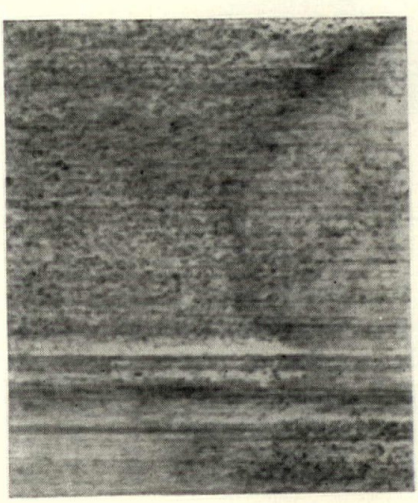
BLISTERING results from moisture, either in the siding or coming through it. The water destroys paint bond and blows up the paint film which flakes off eventually.



SPOTTING comes from an unequal oil absorption which causes loss of gloss and color changes. It is due to "stretching" a poor paint over too much area.

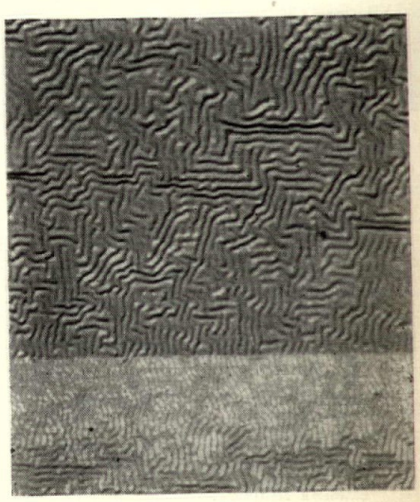


ALLIGATORING is the final stage of checking, resulting from improper mixture of pigments on too much oil in the prime coat. Cracks reach down to bare wood.

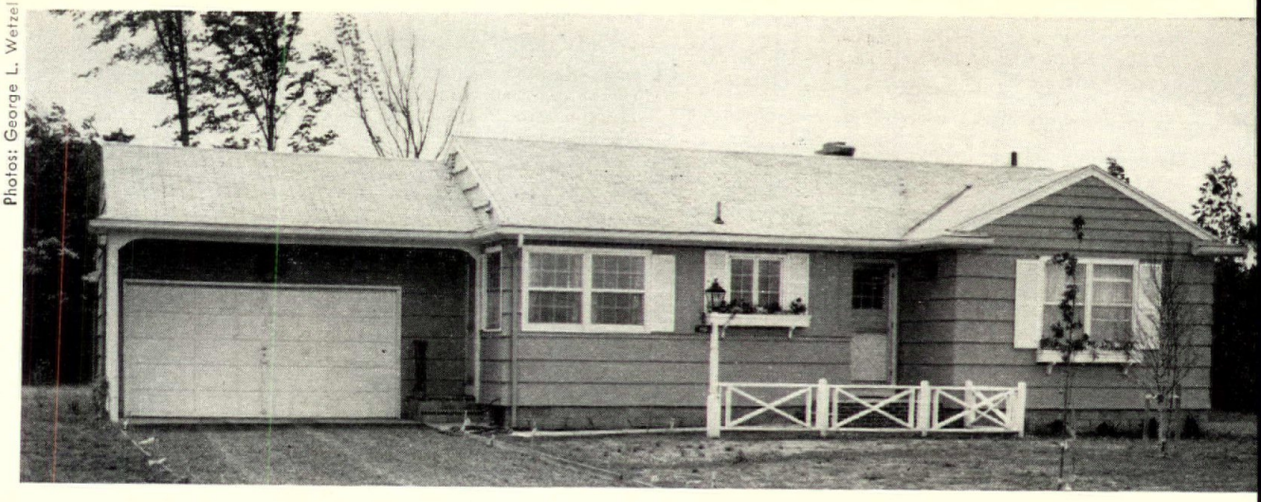


STAINING can come from water dripping off of metal, or water carrying soluble colors of siding (especially red wood and cedar) to surface. Wood should be cured.

CRACKING occurs with a poorly formulated paint coupled with siding which has moisture in it, or through which moisture can come because of poor wall design.

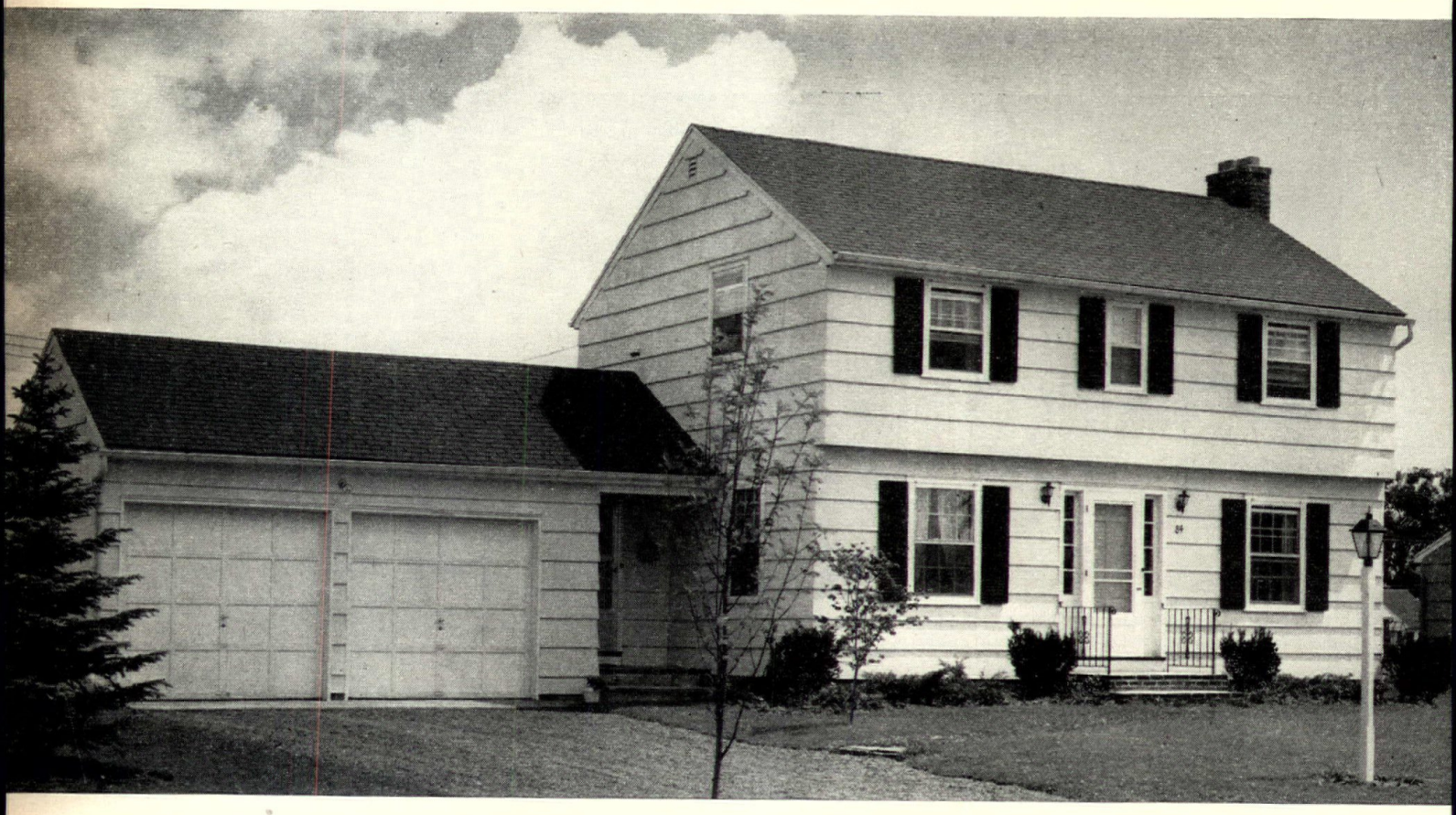


WRINKLING comes from coating paint too heavily if paint is not made for thick coat, or from the wrong combination of vehicle and pigment in the finish coat./END



Photos: George L. Wetzel

If your ranch house sales are slow. . .



. . . try a TWO-STORY HOUSE

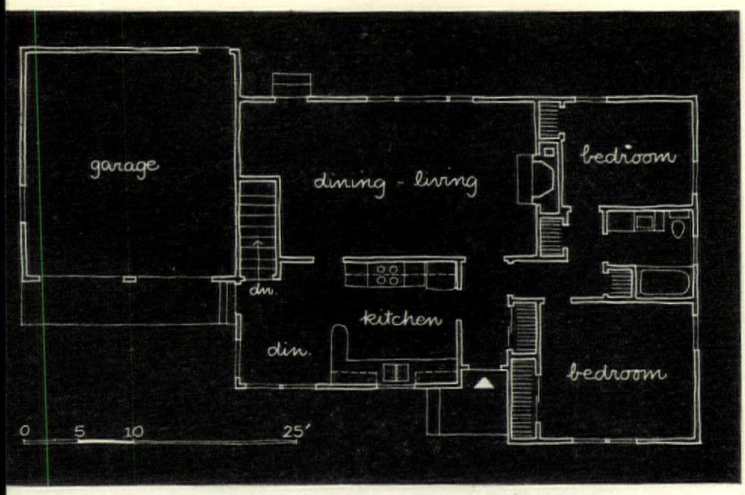
"A ranch as big as my two-story house would cost me 30% more," says homeowner John Nixon. "I'd have had to pay $2,500 more for a ranch as large as my two-story house," says homeowner Charles Goonan.

These comments from two of Frank Schantz's Rochester, N. Y. buyers explain why his business is booming when the housing market there is down 20% from last year.

Schantz uses the two-story house to give buyers what every one wants: space at a low price. He builds any type of house a family wants, but 80% of his 125 buyers this year will take the two-story house for its big space.

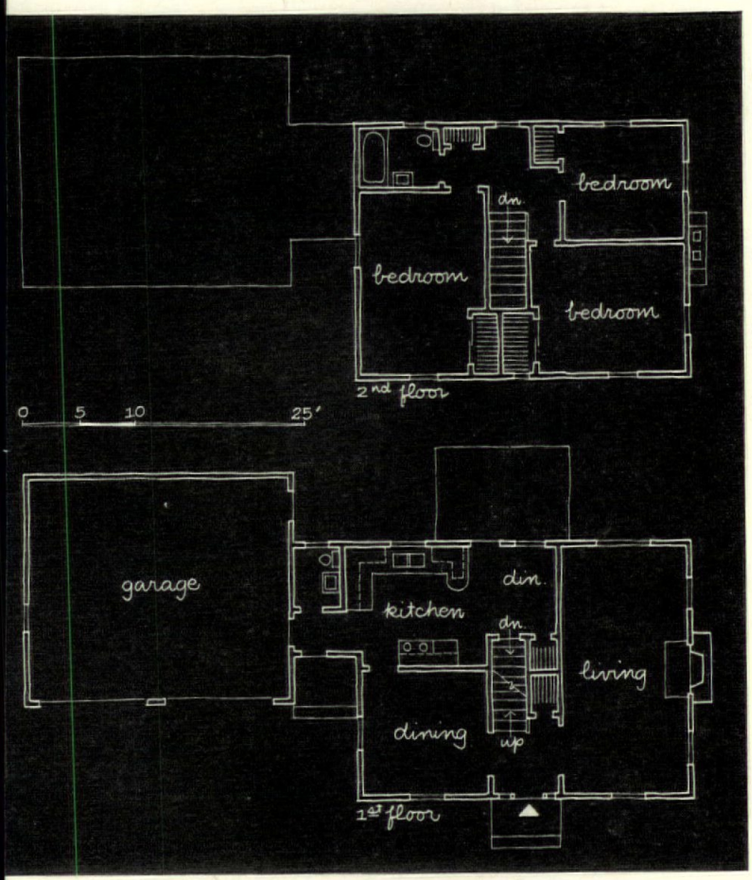
People say they like the two-story house because:

- They get more space for their money.
- Bedrooms are private, well separated from living area.
- Upstairs is out of sight of visitors, does not have to be kept "front-parlor" clean and neat.
- Four bedrooms, each with two exposures, are easy to get.
- There is space for a separate dining room.
- The two-story house looks big and important.
- It is easier and cheaper to heat.



RANCH PLAN is flexible, provides for two or three bedrooms.

TWO-STORY PLAN has many variations, three or four bedrooms.



Here's how the two houses compare:

	RANCH	TWO-STORY
PRICE (EXCLUDES LAND)	$16,851	$16,394
SIZE OF HOUSE (PLUS GARAGE)	1,100 sq. ft.	1,400 sq. ft.
PRICE PER SQ. FT.	$15.50	$11.66
BATHS	1	1½
BEDROOMS	2 or 3	3
SEPARATE DINING ROOM	not if 3 BR	yes
FIREPLACE	yes	yes
TWO-CAR GARAGE	yes	yes
BASEMENT	yes	yes

. . . and here are the builder's costs:

EXCAVATING, GRADING, DRIVEWAY	$348	$209
MASONRY MATERIALS	2,116	1,778
MASONRY LABOR	1,723	1,396
PLUMBING	1,750	1,761
ROUGH LUMBER	2,445	2,356
CARPENTRY LABOR	1,604	1,626
ELECTRICAL INSTALLATION	564	481
HEATING INSTALLATION	759	764
ROOFING	239	260

. . . it lets you give more space for less money

Is there a two-story trend? Here are some straws in the wind:

In Ohio, the best seller in Columbus' Lincoln Village is a two-story house at around $16,000.

In Indiana, Richmond Homes has just brought out a new two-story prefabricated model.

In New Jersey, William Marlin has a two-story which he predicts will sell well because it has 400 sq. ft. more than his ranch at the same price of $31,000.

In North Carolina, Ed Richards of Raleigh says, "I see a swing to colonial design and to the two-story house. People want space, the two-story is one way to give it."

In Michigan, Realtor Gordon Williamson of Detroit says: "We introduced a two-story because we couldn't get four bedrooms and two baths as cheaply on one floor." Also in that area, Modern Homes has a new two-story prefab.

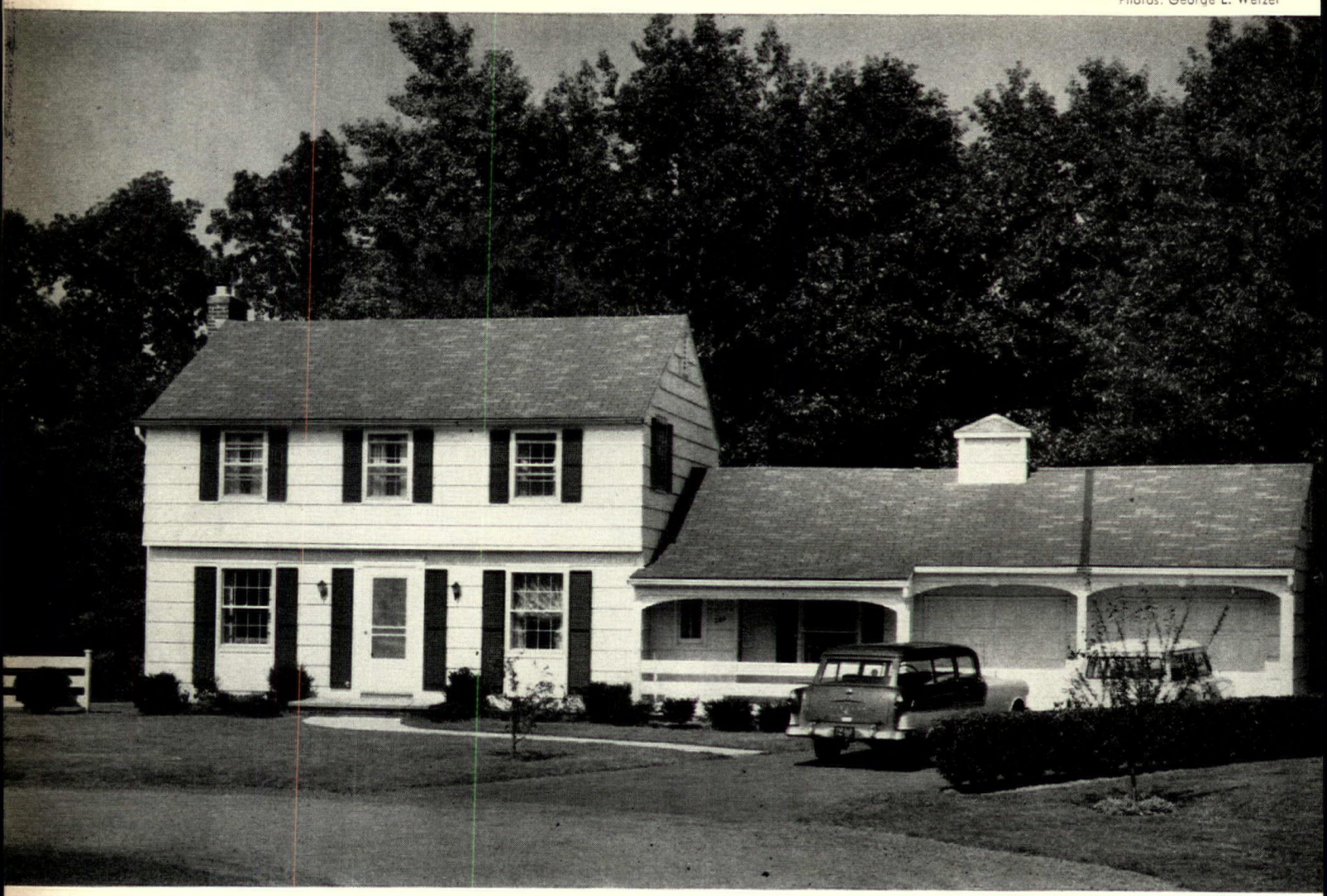
In Missouri, J. C. Nichols Co., Town & Country Estates, and Jim Garland of Kansas City are building some two-stories, including French Provincials, find buyers like them.

In Connecticut, Leonard Leeds says: "We have a new two-story to sell with our splits. We can't sell ranches."

On Long Island, Architect Sam Paul says: "Our plan book sales show a definite pick-up in two-story houses."

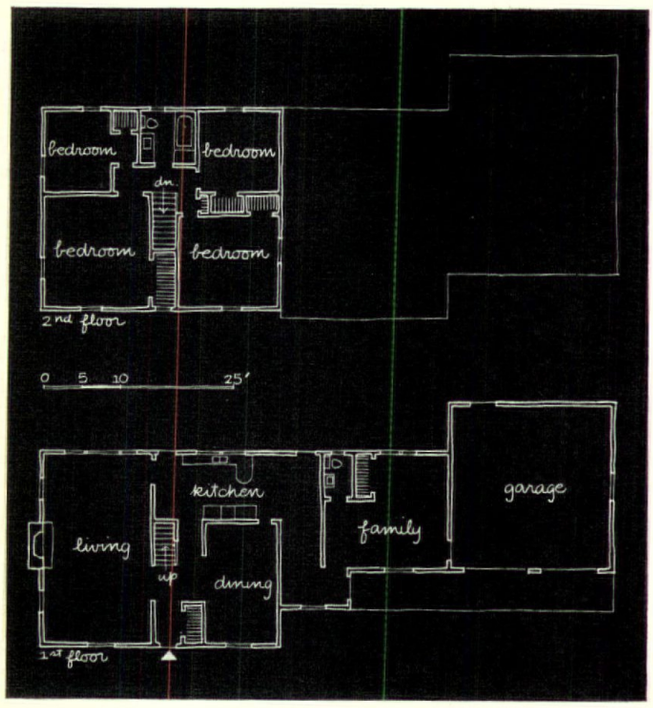
continued

Photos: George L. Wetzel



BIG HOUSE offers lots of space (1,624 sq. ft. plus garage, basement) for the money ($18,000, plus lot).

The two-story house looks big and important . . .



PLAN of house pictured above shows four bedrooms, family room.

This big house is typical of the "Buicks" in the Frank Schantz line. For like General Motors, he has a style and price for almost every buyer. He will build any type of house: ranch, split, one-and-a-half or two-story, and has a price range from $15,000 to over $40,000.

Another sales advantage: he can offer buyers a choice of location. He has good land in half-a-dozen areas, can catch buyers with a preference for a particular part of town.

How Frank Schantz sells houses

He takes trades, works with Realtor Arthur Gifford who handles his old houses as well as his new ones.

"We try to give buyers exactly what they want," says Schantz. "Most take a variation of our regular plans, which makes them feel their house is unique."

"A buyer pays $100 deposit for the preparation of his own plan. It is refunded if he buys the house. If our drafting time runs over that amount, we charge extra for it. Most plans cost about $25 extra." Schantz has his own designers.

Schantz has built about 2,000 houses in the Rochester area, "so nearly everyone looking for a house knows someone who lives in one of our neighborhoods. We get recommendations from old buyers, we get second- and even third-time buyers of our homes, and we get referrals from personnel managers and banks."

James Feheley of the Eastman Savings & Loan Assn. says:

NEIGHBORHOODS of Schantz houses let Rochester buyers see how their house will look.

a street of them can make a pleasant neighborhood

"We recommend Schantz to customers without qualification. He is a good solid builder and does a fine job. Our appraiser says his two-story house is a better value than a ranch."

"I have never been able to finish a model house."

Says Schantz, "the model always sells during construction." So his four salesmen (all working on commission) do not have a model to sell from, have to show almost-finished houses, or take potential buyers to an occupied house. This is an inconvenience to the salesmen, but keeps sales costs "the lowest in town."

Salesmen have a schedule for standard size houses and for extras such as: an 8′x10′ porch, $300; a 12′x14′ porch, $500; one-half bath, $500; one-car garage, $950; two-car garage, $1,500; screened breezeway, $350; full rear dormers, $30 per ft.; family room and powder room between house and garage, $2,000.

Custom variations are one of his sales secrets.

Variations which would drive most production builders crazy are all in the day's work for Schantz's crews, who have built so many of his houses that they work rapidly and efficiently. Usually a builder operating on a semi-custom basis prefers to do much of his own work. But Schantz subcontracts nearly everything to subs who work exclusively for him. Only the firms that do his heating, electrical, roofing, and earth-moving jobs work for other builders too. The firm digging his basements and doing heavy earth-moving has had one shovel and one operator working steadily for him for two years. Most crews building Schantz houses get steady, year-round work. Because there is continuous work for both subs and their crews, the subcontract prices to Schantz reflect these favorable conditions.

How small should a two-story be?

"A two-story house is no good if it is only 1,100 sq. ft." says Schantz. "In fact, 1,300 sq. ft., about 30′x22′, is minimum. If a family can afford only a small house, we recommend our minimum two-story, which is 1,320 sq. ft., for about $12,670 plus land. It has three bedrooms, one bath, no garage, no fireplace. Or we recommend our one-and-one-half-story at $14,500 which has 900 sq. ft. with two bedrooms and a bath on the main floor and the upstairs unfinished. This is a good house to start with, although when it is finished upstairs it will cost more than our two-story."

Like other two-story builders, Schantz has the problem of where to put the family room. Since most buyers want a dining room the two easiest solutions for the family room are to put it between the house and garage (as above) or in the basement on flat sites. Schantz often excavates around the rear of the foundation and installs full-height doors and windows for a walk-out room./ END.

Photos: Robert H. Johnson

Realtor-builder-lender ROUND TABLE plans teamwork to sell more homes

Here is Part II of the unanimous report of a realtor-builder Round Table sponsored by HOUSE & HOME. *Part I, proposing three better ways to finance trade-ins, was published in May.*

In today's tough selling market every builder needs professional help to sell his houses.

Nine times out of ten the best way to get this professional help is to tie up with a realtor with broad market experience and contacts.*

Teamwork between builder and realtor should begin at the very beginning, for the builder needs a good realtor's selling guidance and advice *before* he gets into trouble just as everybody needs a good doctor's advice and guidance on how to keep well *before* he gets sick. A wise realtor's advice early can often do the builder more good than a big promotion after he has bu'lt the wrong house.

The builder should ask the realtor's advice and help in picking his location and deciding what kind of a house at what price to build there. Most certainly he should ask his realtor's advice on what equipment and what new sales features to include in his package: Air conditioning? Dishwasher? Insulation? Disposer? Acoustic treatment? Carpeting? An extra bath? A big roof? Sliding glass walls, etc? (The builder need not take the realtor's advice if he does not agree.)

Even if a builder really knows all the answers on what will sell and how to sell it he can seldom afford the time to do his own selling, for he has too many other things to do. He is too busy scouting for money, looking for land, getting labor and material bids, arguing with FHA, fighting unreasonable building restrictions and excessive site requirements.

What the builder wants most from his realtor is sales

But the biggest reason few builders can succeed in today's market without a realtor on their team is this:

In today's market most of our best prospects already own a home and in the higher-priced market most of our sales are made to second-time buyers. This is another way of saying that a great many new house sales now involve the sale of at least one used home too. Either the old house must be sold first, or the old house-owner must be offered a trade-in deal or an upset guarantee so he can safely buy the new house before he sells the old.

Either way, the double deal is more than most builders would want to handle without a realtor's help (see page 138).

* Most big builders are realtors too, doing a general real estate business through their own real estate offices.

THE PANEL

From the NAREB

EUGENE CONSER
Executive vice president
ROBERT GERHOLZ, past president
STEWART MATTHEWS, president
NAREB Traders Club
JOHN G. CLARKE, Portland, Ore.
MAL SHERMAN, Baltimore
ROBERT TYLER, Grand Rapids
GORDON WILLIAMSON, Detroit

From the NAHB

CARL MITNICK, vice president
RICHARD G. HUGHES, past president
LELAND LEE, chairman
1-to-20 Builders Committee
IRVING ROSE, Detroit
DONALD STONE, San Jose, Calif.
ANDREW PLACE, South Bend, Ind.

From the Prefabricators

DON SCHOLZ, president
Scholz Homes, Inc.

From the American Bankers Association

ROLAND A. BENGE, vice president
Detroit Bank and Trust Co.

From the Mortgage Bankers Association

LINDELL PETERSON, past president

From the US Savings & Loan League

NORMAN STRUNK
Executive vice president
ARTHUR WEIMER, economist
Dean, School of Business; Univ. of Indiana
JAMES R. KERR, vice president
Bell Savings & Loan Assn., Chicago

From the Title Companies

F. W. GALATY, assistant to the president
Chicago Title & Trust Co.

GOVERNMENT OBSERVERS

From the Federal Housing Administration

NORMAN MASON, commissioner
CHARLES SIGETY, deputy commissioner

From the Veterans Administration

THOMAS SWEENEY
Chief Loan Guarantee Officer

From the Senate Banking & Currency Committee

JACK CARTER, staff director
Housing Subcommittee
DONALD ROGERS, counsel

From the Federal Home Loan Bank Board

JOHN E. STIPP, president
Federal Home Loan Bank of Chicago

MODERATOR:

P. I. PRENTICE, editor & publisher
House & Home

On some houses 5% is too much; for others 5% is not enough

Selling costs vary from market to market, from year to year, from price class to price class, from builder to builder and from realtor to realtor.

Just what help and how much help a builder needs from his realtor depends on many variables. What a builder pays his realtor must be variable too.

Some houses are easy to sell because the builder is offering a bargain, or because the terms are extra easy, or the local housing shortage is still acute, or their design and equipment are just right. Other houses are hard to sell because the builder is taking a long profit, or because they require a big cash payment, or the market is flooded, or their design and features are wrong.

So for some new houses 5% commission is too much for a realtor to ask; for others 5% is not enough—especially if the builder wants a special sales effort to move his houses fast and cut his carrying costs.

GERHOLZ: *A realtor's services are indispensable.*

SHERMAN: *I would not take on a builder who would not consult me about his plans.*

HUGHES: *If a builder is to grow he needs someone with selling know-how on his team.*

Keeley Studio

CONSER: *We encourag our local boards and the local home builders to meet together.*

LEE: *The builder is weakest at selling.*

PLACE: *To sell our $27,000 houses will cost us close to 7%.*

Consider these fairly typical cases cited by realtors at the Round Table:

Case A: The builder offering a single new house. This is the hardest kind of sale, and no realtor present would handle it for less than 5%; some would ask more than 5% unless the builder paid for his own advertising. It would, of course, have to be handled from the office.

Case B: The builder erecting 10 or 15 tract houses a year. This is another difficult case, for the builder would probably want his model house kept open from 11:00 a.m. to 9:00 p.m., and the salesman could not earn a living on the commissions from so few homes. Realtors who have taken this kind of deal for 4% usually find it unprofitable unless the same salesman can serve three or four other small builders in the same tract (which is where most small builders operate now that there are so few scattered lots left available). All the realtors at the Round Table agreed they need 50 house sales a year to man an operation full time.

Case C: The builder offering 50 tract houses in the $20,000-$30,000 range. This is enough to keep a salesman and an assistant busy, with extra help weekends. Realtors would probably be glad to take on these sales for 3% if the builder pays the advertising and promotion costs.

Case D: A tract of 450 houses that were a good value at $20,500. The realtor found it a good deal to sell these homes for 3%, of which he spent 1% for advertising, paid ¾% to the salesman and ¼% to the tract sales manager. The two men working full time on these sales made $50,000 between them.

Case E: A VA tract sold fast for next to no cash. The realtor took the sale at 2% and found it "lucrative." The builder paid for the advertising.

Case F: The builder who just wants to build and not worry about sales. Some realtors would buy their houses wholesale and resell them for their own account.

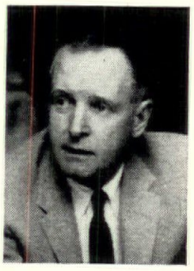
Despite these differences the local real estate boards in some cities still take an inflexible stand for a flat 5% commission on every sale.

We are unanimous that this is the greatest mistake they can make. Its only possible consequence is to keep builders and realtors from getting together.

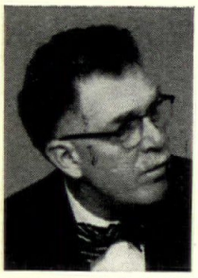
The National Association of Real Estate Boards does not recommend any schedule of suggested commission rates. Most real estate boards approve setting commissions for tract sales by negotiation between builder and realtor.

continued

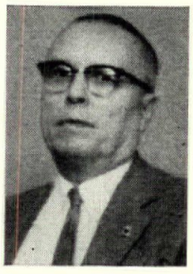
SCHOLZ: *We didn't start to make money until we got a good real estate firm.*



KERR: *The broker must sell himself to the builder.*



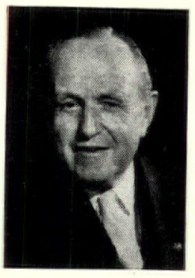
CLARK: *The little builder needs much more help from his realtor.*



MATTHEWS: *Bigger down payments make selling harder.*

SWEENEY: *We know you have a merchandising problem.*

W. Bennett



MASON: *We are here to get good advice.*

No other great US industry budgets so little for sales

No other great consumer industry budgets so little of its gross for sales and promotion costs.

Perhaps that is one big reason home building is so badly outsold today by other industries competing for the same consumer dollar. Other industries have learned that to get more sales they must be willing to pay for them. The automotive industry, for example, allows its dealers 20% to 30% and spends almost another 10% more for advertising. Our industry spends less than a tenth as much to sell its product.

Good real estate salesmen will seldom work for less than $7,500 a year; the better salesmen make three times that much. Most realtors give their salesmen 40% to 50% of the firm's commission if the builder pays the advertising bill, often adding an incentive bonus.

One reason most home builders think so small about selling is that selling was so easy in the easy markets after the war. In the shortage years many builders got by on a selling budget of less than ½ of 1%!

Perhaps a bigger reason is that FHA allowed so little for selling costs in the appraisals which come so near fixing prices for our industry. FHA included no separate figure for selling expense; it just lumped selling as part of its allowance for overhead and profit, thereby justifying the builder's protest that his profit would be fixed very largely by how little he paid to sell his houses. This was all very well in the seller's market when selling costs were trifling. It is all very wrong now that so many builders find their selling costs multiplied ten times over.

We all commend FHA Commissioner Norman Mason for his decision to make selling a separate item in the FHA cost appraisal, and we appreciate his coming to our Round Table to ask our advice on the new selling cost allowance.

The answer to his question must depend on how hard it is to sell houses, and that in turn will depend on the answer to two other questions:

1. Can builders get mortgage money to make the new FHA down payment schedule effective (i.e., can builders really sell $16,000 houses for the same $1,200 cash formerly required for a $12,000 house.
2. Will FHA make its own now useless trade-in finance program work, thereby bringing millions of second time buyers into the market? (H&H, May issue.)

The less cash it takes to buy a house FHA, the less selling cost FHA should allow. The easier FHA makes it for used house owners to use their equities to buy a new home, the less selling cost FHA should allow.

But FHA should recognize that in the tough money market and the tough selling market of the past two years few builders who knew their costs were getting by on a budget of less than 5% for sales; on more expensive houses even the smartest builders have had to budget 7%.

Small builders need most help

A good realtor tie-up is doubly important to the small builder whose own market contacts are limited.

It is the only way he can afford professional help on his sales. It is often the only way he can tune in on a broad knowledge of the market and its changing demands. It lets him identify his own little known product with the realtor's established reputation. It is often his best chance to get specialized help on many time-consuming operations

like finding an architect, processing his FHA-VA papers, planning his advertising, furnishing his model, and handling his closings.

When a builder needs that kind of service from his realtor, he should not expect to get it for a cut commission.

Some small builders will find it better to tie up with a big realtor; others will find it profitable to tie up with a small one.

Some small builders will be lucky enough to find a big realtor who will work with them for little or no profit at first to help the small builder grow bigger and so become a profitable account. Other small builders will be lucky enough to find a young realtor just opening his own office after years spent learning the business with a larger firm. Such a broker can often give the small builder better service than a large real estate firm, for he needs the business more and is often willing to work long hours for little reward to grow with the account. Either way the small builder must assure his realtor that as his volume increases he will stick to the realtor who helped him grow.

Conversely, realtors would be foolish to take on every builder who asks them to sell his houses.

W. Bennett

WILLIAMSON: *The day of the lone wolf operator is over.*

ROSE: *The builder's need for a realtor is in direct proportion to the number of houses he has to sell.*

STONE: *In San Jose most of the newcomers buy older houses.*

MITNICK: *If they can get rid of that old house they will buy a new one.*

R. H. Johnson

ROGERS: *You can't sell new houses on financing any more. The old house is the one that must be sold by offering terms.*

WEIMER: *Interim financing for trade-ins is riskier and should pay a much higher rate.*

Here are eight bits of advice all builders should follow

1. Builders should pick their realtors as carefully as they pick their doctors. Not all realtors are good realtors, just as not all architects are good architects, not all builders are good builders, and not all doctors are good doctors.

2. A builder is kidding himself if he tries to get half a dozen realtors to work for him instead of one by just offering 5% commission to any realtor who brings in a sale. Everybody's business is nobody's business. It is much smarter to deal with one broker who will really work for you.

3. No builder should ever undercut his realtor by having two prices—one price for a direct sale, one price enough higher to pay the commission for a sale through the realtor.

4. Most builders will find it smart to pay for their own advertising and promotion, instead of expecting the broker to pay their cost out of his fee.

No builder should budget less than 1% of his selling price for advertising. Many smart builders budget 2%, and many of us are satisfied that 2% will pay off faster and better than 1% if the advertising is good and well integrated with the rest of the merchandising.

5. Twenty-five sales a month is the most any salesman can handle well even in an easy-to-sell tract. If he is asked to handle more than that the builder will find sales falling through because the client has not been properly served.

6. Whenever he can the builder should set up his commission deal to pay *less* on the early sales (which are apt to come easier) and *more* on the later sales (which are apt to come harder). Without increasing the average commission this will make it profitable for the broker to continue his best effort until the last house is sold.

7. Multiple listing is fine for scattered new houses sold out of the realtor's office; but most tract houses and all houses offered for very small down payments should be exempt from multiple listing, which required a full 5% commission.

8. Selling a new house is so different from selling a used house that smart realtors, if they are big enough, keep the two jobs separate and do not use the same men to sell the new houses that they use to sell the old houses. Salesmen selling a builder's house need many hours of special training to teach them all about the product, how to put across its good points, and how to answer the questions they will be asked.

continued

Making old homes easy to resell would sell more new homes too

SIGETY: *So far the* FHA *trade-in program hasn't worked. We need new financing tools to make trade-in work better.*

Our industry's No. 1 problem today is how to make it easier, quicker, and cheaper for at least a million homeowners a year to sell their old homes in order to buy a new one.

For a few years after the war the returning veterans gave us a huge market of first-time buyers looking for cheap small houses. But today the veterans are housed (mostly in homes too small for their families and too cheap for their rising incomes). Today most of our prospects already own a home. They will buy a new house only if they can sell their old house to get a better one.

In these years of subnormal household formation there are less than 1,400,000 new families each year. Few of these are old enough to afford a new house, so most of them either rent or buy an old house first (just as they buy a used car first).

But there are nearly 30 million homeowning families, most of them with housing needs changing so fast and jobs improving so steadily that they should be prospects for a new house every few years. The average renter moves in less than four years, but too many homeowners stay put year after year in houses that no longer fit their bigger needs or their bigger purses.

PETERSON: *The insurance companies are not interested in financing trades.*

Most American families do not choose to live in a house anywhere near as good as their rising incomes let them afford. That is:

Partly because we are being outsold by other industries. We have not made these 30 million homeowners want new homes as much as they want new cars, new clothes, new hobbies and plusher vacations. Partly because we have done so little to make it cheap and easy for these 30 million homeowners to sell their old houses and use their $100 billion-plus equity to provide the down payments on much better homes.

We could double the market for houses if we could make it as easy to sell an old house to buy a better new house as the auto industry has made it easy to trade-in an old car for a new car.

W. Bennett

STRUNK: *You need better short term financing for trade-in.*

Until we solve this problem the American standard of housing cannot catch up with the rest of our rising standard of living. Until we solve that problem millions of families must go on living in sub-standard housing. Until we solve that problem too many builders will be stuck in the first-time buyer market—which is mostly a market for low cost homes.

This is our industry's big chance and challenge. It is a chance we can seize and a challenge we can meet only through close teamwork between builders and realtors. Already scores of builder-broker teams all over the country are proving that trade-in teamwork can double their new house sales.

In trading old houses for new, a realtor's help is essential

Any builder who tackles trade-in without first teaming up with a good realtor is asking for all sorts of trouble:

1. Few builders know enough about used house values to avoid getting stuck on bad trades.

2. Few builders are organized to resell their trade-in houses all over town (and often in other towns).

3. Few builders know how to sell old houses. This is a very different business from selling new houses, depending on almost opposite sales appeals.

4. Builders working alone will miss out on all the deals that start with the old house first—deals where a go-getter realtor gets the old house listing before the homeowner finds a house he wants to buy. *Today more than half the deals start with the used house.*

5. Few builders know just what fix-up and how much fix-up will pay off on the used house. Some realtors keep a fix-up crew busy full time.

6. Trade-in often involves as many as six sales—one new house and five old ones scaling down cheaper and cheaper, with each financed by the equities in the next cheaper house and a 100% GI loan on the cheapest.

7. The bottom trade is the riskiest and trickiest of all, for it often involves selling GI to a Negro family in a neighborhood that is just crossing the color line. ("The white flight to the suburbs was made possible by the Negro migration to the cities.")

8. On trade-ins you have to work fast, for a hot prospect can cool off overnight. It takes a marketwise realtor to offer a snap appraisal that will come within $200 plus or minus of the figure FHA will set six weeks later.

TYLER: *In our case 89% of the people to whom we sold new homes had to sell an old house.*

CARTER: *We are talking about houses not automobiles.*

BENGE: *50% of the houses we finance were resold within seven years.*

Here are our recommendations to make trade-in work easier

• Few builders and few realtors want to take a house in trade unless they have to. Their only purpose in trading is to reassure a second-time buyer that he will not be stuck with two houses if he cannot get his price for the old house before he has to close for the new.

• So trade-in often means no more than giving the prospect an upset guarantee and then helping him sell the house himself. Some smart traders charge 1% for the guarantee. This charge is small enough to raise little resistance. It is big enough to cover any loss on the one-case-in-ten when they expect they have to take title.

• Without that protection few traders today can raise their upset guarantee or trade-in price above 85% of what the house is worth, for in a tight money market they must stand ready to absorb a 5% mortgage discount or more on top of the 5% selling commission and at least another 5% for fix-up and for carrying charges and maintenance for the three months they may have to wait for a resale.

• These costs should be itemized and explained to the homeowner to help him see why 85% is a good offer. He will usually agree that $200 is a fair charge for handling the trade (if the realtor has not already charged 1% for his upset guarantee).

No homeowner likes to think of losing 15% of his investment just to sell his house. That 15% is more than all his mortgage pay-offs in the first 11 years of a 30-year loan.

• So anything and everything that permits raising the trade-in offer will make it easier to sell new houses to present homeowners. To that end we urgently need high percentage trade-in financing from the commercial banks and savings and loans (even if we have to pay 12% or 13% to get it), and better trade-ins insurance from FHA (whose trade-in plan is now quite useless). We need trade-in insurance that will work not only in new neighborhoods but also in the old neighborhoods where so many trade-in chains end up. We need a title policy that will treat the trade-in and re-sale as a single deal (H&H May issue). We need faster appraisals from FHA and VA instead of today's six weeks delay./END

The coming thing in Care-free building is aluminum siding! There's no upkeep. No fading of the hard, lasting finish. Occasional washing keeps it clean, its colors bright. At present-day maintenance costs, it would be a good buy at several times the price. Care-free? That's an understatement!

Alcoa gives Care-free

aluminum siding a $1,000,000 push

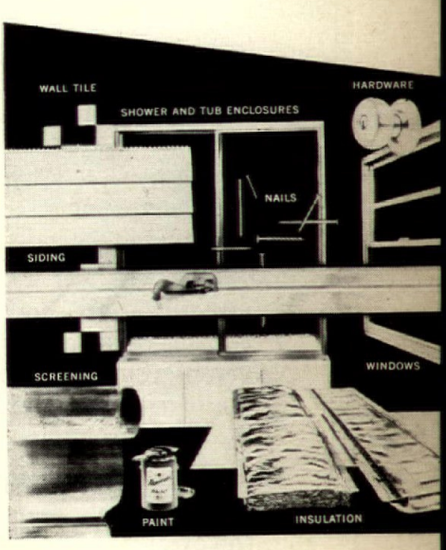
over half of today's home buyers are buying their second house. They are fed up with clapboard siding that requires upkeep. To every home buyer, siding of Alcoa® Aluminum is a potent sales tool because its hard, lasting finish seldom needs attention. A simple wash job makes it sparkle like new. And when the siding you build with is tagged with the Alcoa Care-free tag, it's a sure sale.

Right now, 40 million people are being presold on building products made of Alcoa Aluminum through a million-dollar promotion . . . a tremendous schedule on television and in national magazines.

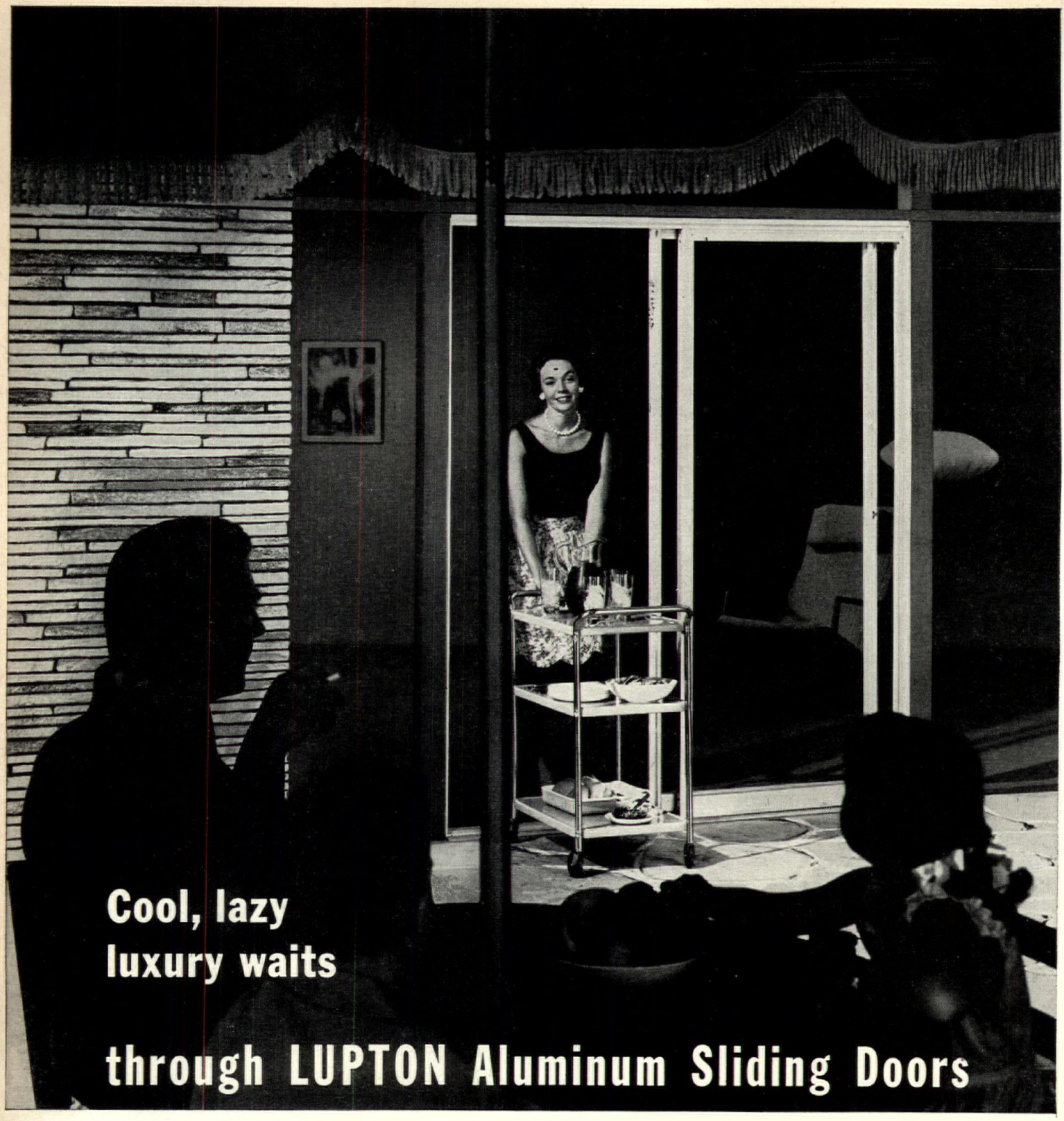
Any house you build can be more Care-free. All you do is use these heavily promoted Care-free aluminum products with the Care-free Alcoa tag. Aluminum Company of America, 1969-G Alcoa Building, Pittsburgh 19, Pa.

ALCOA ALUMINUM

Your Guide to the Best in Aluminum Value



Use all these aluminum products to make your homes sell faster.

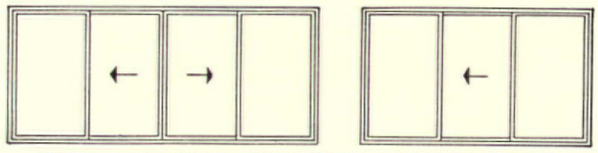


The big home-buying season is *now*—the lazy outdoor-living time. And there's a powerful new reason for buying now—this handsome, weathertight LUPTON Aluminum Sliding Door that brings the fun of patio life closer to the most modest budget.

There are three LUPTON Sliding Door models—nine sizes—a style for every taste. One or two smooth-running, rattle-free sliding panels in combination with one or two fixed panels . . . beautiful aluminum or Lucite pull-handle . . . simple, strong indoor latch . . . double-row woven-pile weather-stripping . . .

. . . and look at that low, easy-access threshold—easy to roll the party table through, and hard to trip over!

For further information on the new LUPTON Sliding Doors, write today.



Here's how the panels slide on three- and four-panel doors.

LUPTON

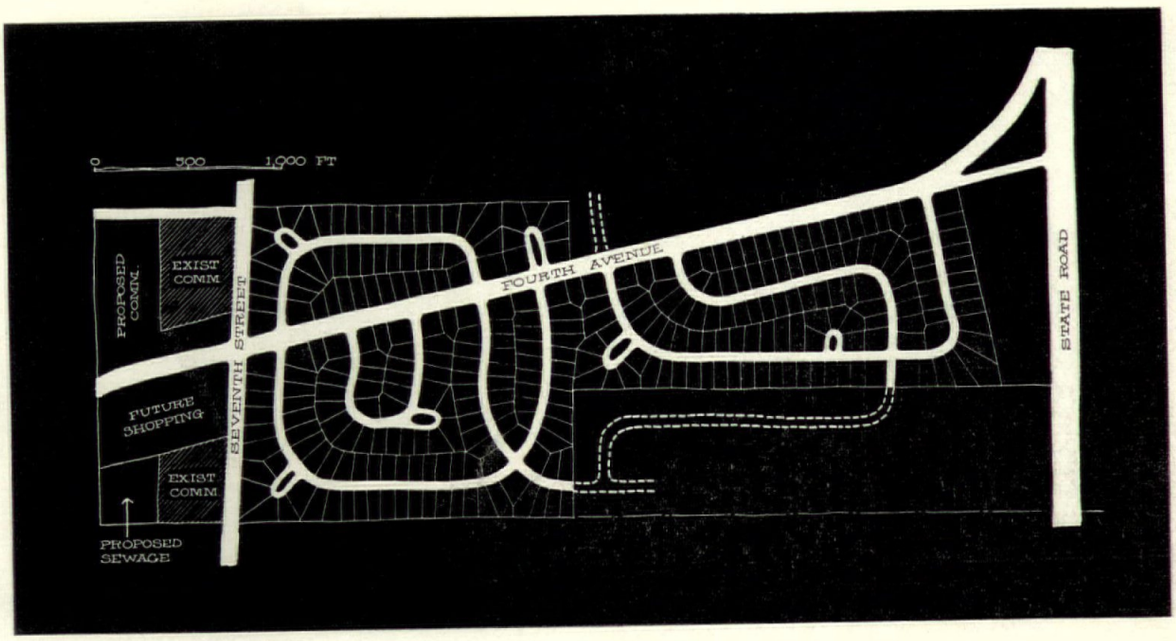
METAL WINDOWS • SLIDING DOORS

MICHAEL FLYNN MANUFACTURING CO.

Main Office and Plant: 700 E. Godfrey Ave., Philadelphia 24, Pa.
West Coast Offices and Warehouses: 2009 East 25th Street, Los Angeles 58, Calif.; 1441 Fremont Street, Stockton, Calif.
Sales representatives and distributors in other principal cities.

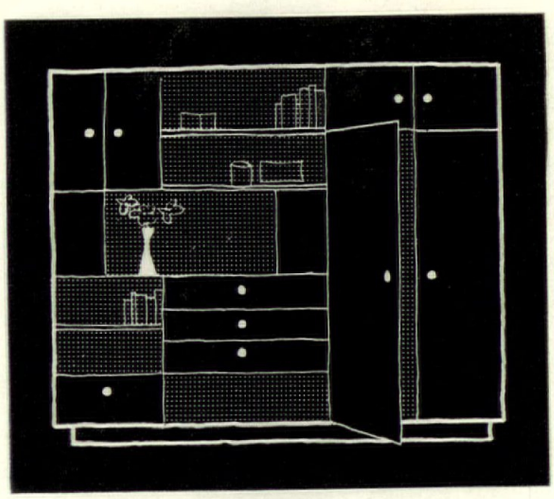
Starting on page 160: # NEW WAYS TO BUILD BETTER

A new editorial section on ideas, products and techniques



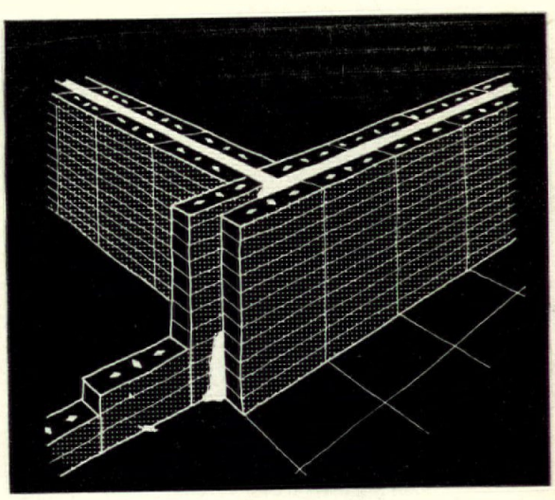
ARE YOU GETTING ALL YOU CAN FROM YOUR LAND PLAN?

Some builders are. They've learned to use the services of the FHA land planners to improve the plots for their subdivisions. By taking FHA advice they are building better neighborhoods while using their land dollars more effectively. The story begins on page 160.



HERE'S FURNITURE BUILT TO FIT

With the growing popularity of built-ins, you'll want to know about this new modular storage unit. You'll find price and size information in the New Products section, page 168.

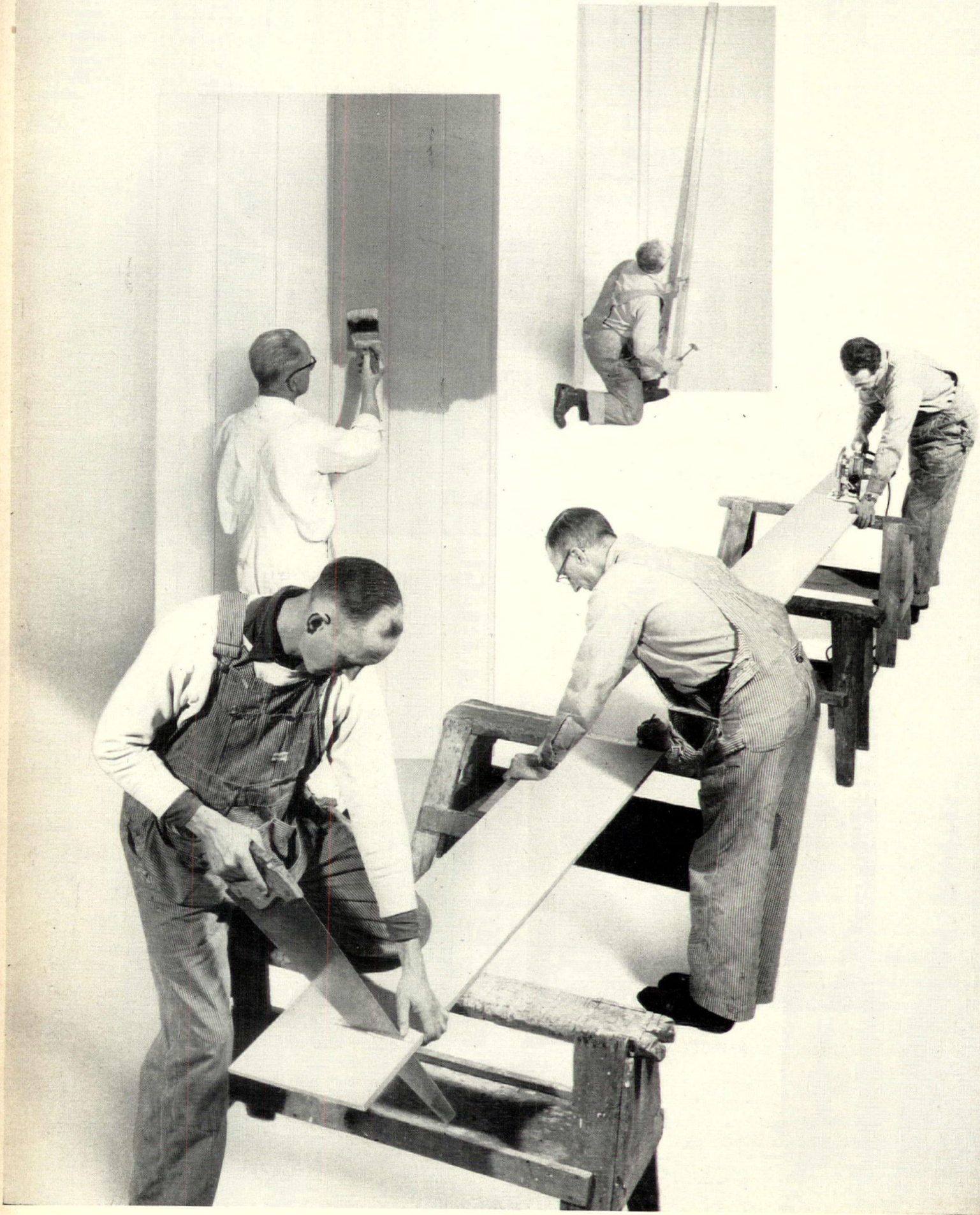


. . . AND QUICK AND EASY MASONRY UNITS

Two new masonry wall systems, complete with the block-making machinery, have just come on the market. Both have built-in insulation. They are described in full on page 170.

NEW WAYS TO BUILD BETTER • • • NEW WAYS TO BUILD BETTER • • •

It's a new way to build...



it's Insulite Primed Siding!

Looks like wood, works like wood... no knots or splits ...1/2 inch thick... factory primed to cut painting costs!

When you start your first job with new and revolutionary Insulite Primed Siding, you will see carpenters doing more work, better work than ever before. Doing it easier, doing it faster. Saving steps. Saving waste. *Cutting your costs.*

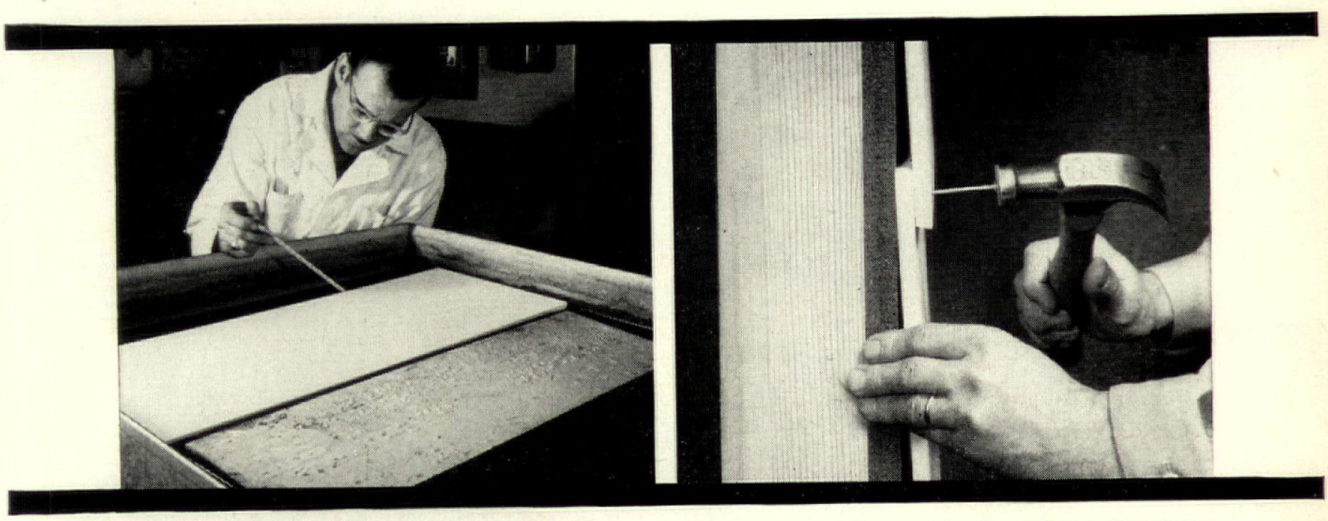
This new man-made successor to wood siding saws and nails beautifully . . . just like finest wood. But there are no knots, grain, splits or splinters. The ½" thickness of Insulite lap siding gives a beautiful shadow line effect without any special devices.

Insulite Primed Siding arrives neatly packaged. It nails up *fast*, whether you work with 8′, 12′ or 16′ lengths of lap siding or the 4′ by 8′ vertical panels. Each piece, each panel arrives prime coated. Not on the face only . . . on face, ends, edges, in grooves on grooved panels; and back primed. Finish painting is rapid and economical. You save one coat of paint!

It's completely new and better building material. It's a new way to build. Want details? Write us—Insulite, Minneapolis 2, Minnesota.

New **INSULITE®**
Primed Siding

***Insulite,** made of hardy Northern wood.* Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minn.



No more paint blisters? Experience to date indicates that new Insulite Primed Siding has exceptional resistance to paint blistering. In laboratory test shown above, moisture has bubbled and blistered paint on ordinary siding (in foreground), while Insulite Primed Siding (at back) shows no blistering.

What could be simpler, or easier, or faster, than applying new Insulite Primed Siding? Just nail it on like wood lap siding. It saws and planes like wood, too. Nails drive easily, set perfectly, and hold tight. You save additional labor by applying *fewer* courses of *wide-width* Insulite Primed Siding.

Here's a multiple demonstration (*left*) of the great new features of Insulite Primed Siding, and a showing of the three types available. Men in foreground, working a length of horizontal siding, demonstrate fast, clean sawing and full, true dimensions. At top, carpenter applies batten stips to plain 4′x8′ panel. At left, painter shows excellent coverage of paint on primed surface of vertical grooved panel.

CAL ILLUSTRATION from national advertisement shows prospects looking at a model home. Windows, and their insulation, are important to home "shoppers".

Reserve your free copy...

A kit full of sales aids and selling ideas that put *Thermopane* solidly on your sales force . . . display cards (like the one above), selling literature, hard-hitting selling sentences for your salesmen to use or to include in your advertising, newspaper mats, radio and TV suggestions—a wealth of material any merchandising-minded builder will appreciate. Ask your L·O·F Glass Distributor or Dealer to reserve one for you. Or write to Libbey·Owens·Ford Glass Company, 608 Madison Ave., Toledo 3, Ohio.

Sign of Extra Value

that can sell for you

Thermopane®
INSULATING GLASS

What's happening here can happen in *your* model home. These house hunters have spotted this sign on a window glazed with *Thermopane* insulating glass. They're reading, "SAVINGS IN HEATING COSTS", "NO STORM SASH TO BUY", "MORE COMFORTABLE HOME, SUMMER AND WINTER". And they know you're giving them a better house for the money because . . .

They've been PRESOLD ON THERMOPANE
. . . IT'S BEEN NATIONALLY ADVERTISED FOR 13 YEARS!

This year alone, over 44,000,000 messages on *Thermopane* are directed at home buyers. Big, colorful ads in *Life*, *Better Homes & Gardens*, *House Beautiful*, *American Home* and other consumer publications. Cash in on this tremendous advertising program that can be merchandised locally to promote house sales. Ask for the Merchandising Kit offered at left.

LOF GLASS®

Thermopane
INSULATING GLASS

LIBBEY · OWENS · FORD— *a Great Name in Glass*

Meet the world's greatest sales force!

The POST INFLUENTIAL

A dynamic, decisive, extra sales power that should be working for you

Surprise! Good news! The Post-Influential is more than one man ... one woman. There are millions of Post-Influentials. People of any age and every income bracket. But here's what makes them such special customers as well as a special sales force for you. They're people who are so influenced by ideas they find in the Post that they enthusiastically pass them along to others.

So by example they start acceptance trends for ideas. And by word of mouth they set success patterns for products. There are millions of these Post-Influentials ... 8 out of 10 of all the readers of the Post. This is the decisive extra sales force working for products advertised in the Post.

New Politz study found them... and proved them!

A leading research organization, Alfred Politz Media Studies, proved the Influential's existence in a new study on The Saturday Evening Post. Among other things, this study shows that 8 out of 10 Post readers recommend or talk about things they've seen on its pages. That means 1 out of every 9 people in the United States ten years and older is a Post-Influential.

Think what this means to you! A vast mass of Post-Influentials live right in your sales area—buying the products, starting the trends and passing the word for anything you sell that's advertised in The Saturday Evening Post.

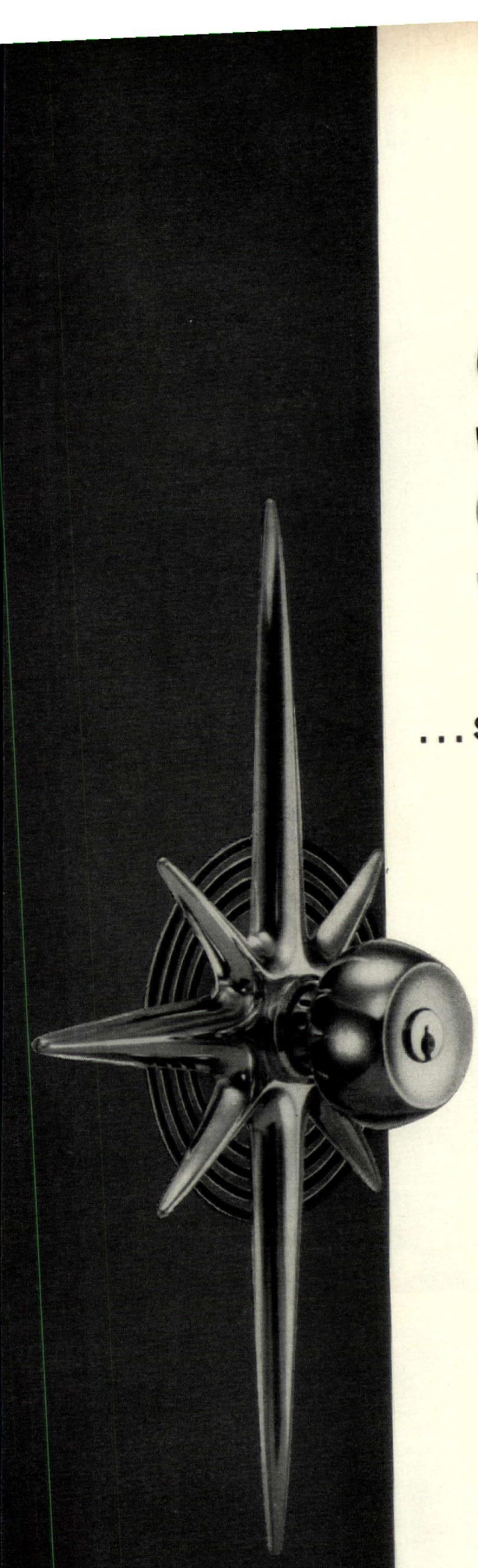
The Saturday Evening POST

A CURTIS MAGAZINE

Sells the POST INFLUENTIAL -the mass market of active influence

SCHLAGE LOCK

SCHLAGE LOCK



Install SARGENT Sentrylocks

...styled to STAND OUT in any home!

You have more than 100 beautiful and distinguished lock design possibilities to choose from in Sargent's new SentryLock.

For your front door SentryLock, select one of the 20 new escutcheons . . . one of the 9 graceful knobs.

Knobs and roses with rich leather-like vinyl inserts are also available . . . in Mocha, Flamingo, Straw and Black. With your choice of any of Sargent's handsome finishes: Bright or Dull Bronze, Bright or Dull Brass, Satin Aluminum, Bright or Dull Chrome. Inserts may be purchased separately for application in the field . . . to suit individual tastes.

SentryLocks are equipped with the dependable Sargent safety features . . . providing extra protection, extra convenience. *No lock can be installed faster than SentryLock!*

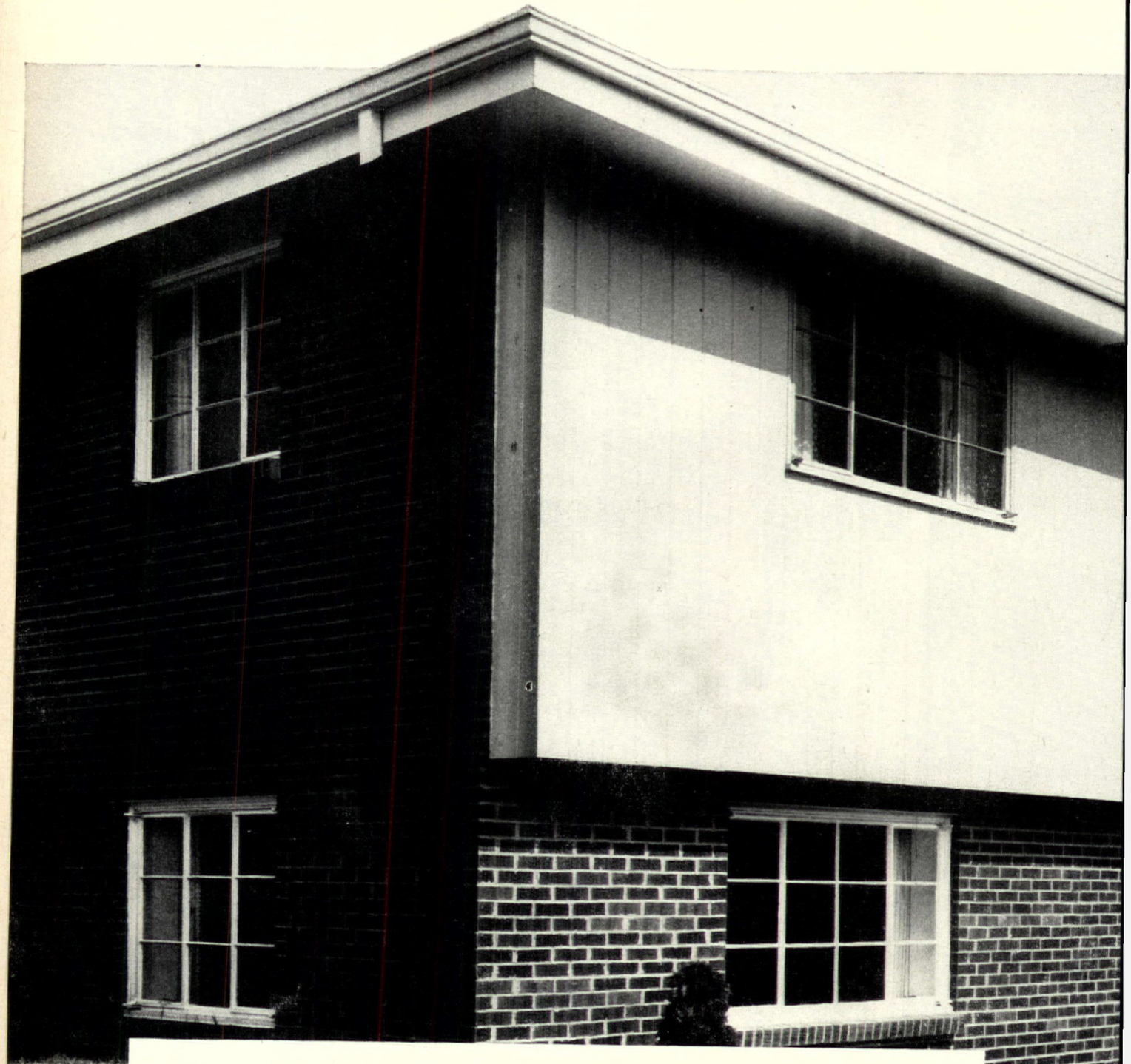
Ask your Sargent Supplier to show you this new lock. Or write to Sargent & Company, New Haven 9, Conn., Dept. 11-H.

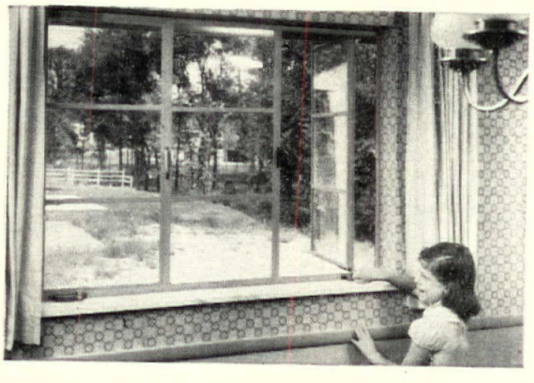
SARGENT of New Haven ®

SARGENT LOCKS

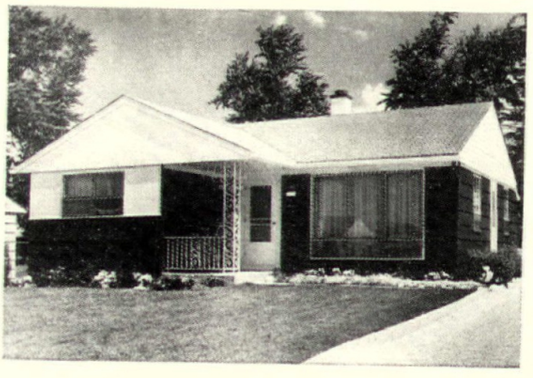
..."sign of a well built house"

Steel windows help sell homes



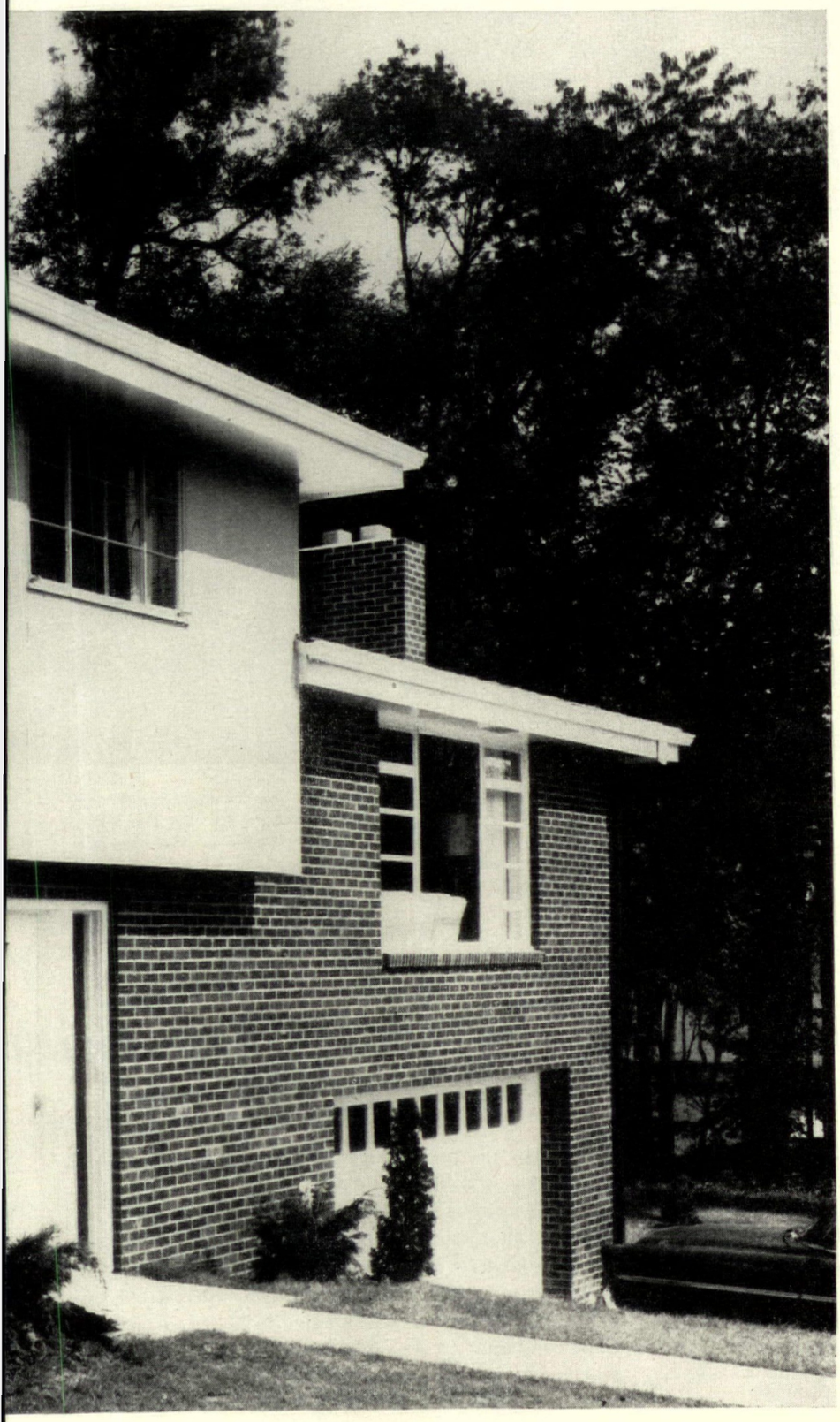


"See how easy it is to open this window," says our attractive young miss. And she's right. Steel windows are easy to open and close. And because steel windows are dimensionally stable, because they do not shrink or warp out of shape, steel windows stay easy to operate.



The style of the house changes—the type of windows changes—but they're still made of steel. Notice how different windows add originality to this smart home in Rolling Meadows Sub-Division, Arlington Heights, Illinois. A Kimball Hill & Associates project; Joseph T. Carp, Inc., builder; A. J. Del Bianco, architect.

..are easy to handle and install



AS A HOME BUILDER you are chiefly concerned with two things . . . how to make your houses more attractive and salable—and how to build them more efficiently and economically. And while windows are a comparatively small part of the house, the right window selection can mean a lot—both during construction and in the final sale of the house.

Because steel windows are strong and sturdy, they have proved easy for the builder to handle and install. They require no special care, storage or protection from the weather. They are shipped to the job as a complete unit, and they fit right into the simplest rough building opening. Often a complete window installation takes only a very few minutes.

Prospective home owners like steel windows, too. They admire their smart, modern good looks. They like the trim, narrow frames which support large glass areas and do not obstruct vision or become conspicuous. And home buyers like the fact that steel windows are strong and sturdy, that they will give years of service with little maintenance other than an occasional painting.

For more than forty years United States Steel has been supplying window manufacturers with special rolled sections of high-grade open hearth steel. You can be sure when you buy windows of steel that you are getting a quality product—one that will give years of dependable service in the finished house.

◀ **The trim, clean lines** of these steel windows complement the modern appearance of this split-level home, located in Pittsburgh, Pa. The steel window frames can easily be painted to match or contrast with the gleaming white wood trim of this house. Builder: Edward M. Ryan, Inc., Pittsburgh, Pa.

UNITED STATES STEEL CORPORATION, PITTSBURGH · COLUMBIA-GENEVA STEEL DIVISION, SAN FRANCISCO
TENNESSEE COAL & IRON DIVISION, FAIRFIELD, ALA. · UNITED STATES STEEL EXPORT COMPANY, NEW YORK

USS STEEL FOR WINDOWS

USS

UNITED STATES STEEL

A modern mosaic effect was created in this living area with varicolored insets in the vinyl-asbestos Armstrong Excelon Tile Floor. This treatment is not limited to resilient tile floors. There are also hundreds of ways in which insets can be used for interesting effects with Armstrong Linoleum or Corlon sheet plastic flooring.

Modern floors make it easy to offer

dramatically different living areas

Prospective home owners will take an added interest in your model homes when you offer them original and distinctive living areas. The more individuality you can give to each home without adding appreciably to its cost, the greater chance you have to make more profitable sales.

One of the simplest, and least expensive, ways to give striking decorative appeal to an otherwise ordinary living area is to take a creative approach to the flooring. Obviously, conventional floors give you little to work with. Armstrong Floors, on the other hand, offer you many decorating opportunities. Interesting and beautiful by nature, they contain all the colors of the spectrum in countless modern styles. That's why leading decorators make such extensive use of Armstrong Floors in the most luxurious new homes.

With Armstrong Floors, your color coordinator or flooring contractor can add individual appeal to all your homes. Your tract houses can appear to be custom built, at little extra cost for materials. The Armstrong Bureau of Interior Decoration will be glad to help you or your color consultant create exclusive floor designs and color schemes for your next model home. To receive this free service or other merchandising assistance, call in the Armstrong Architectural-Builder Consultant in the Armstrong Office nearest you or write direct to Armstrong Cork Co., Floor Division, 108 Sixth St., Lancaster, Pa.

These striking black motifs—oriental good-luck symbols—are the kinds of conversation pieces that will catch the interest of prospects. Imaginative designs like this can be created easily with any Armstrong Floor. This one is Armstrong Rubber Tile. Handsome in appearance and luxurious underfoot, it will add sales appeal to your homes.

Not an extra inch of material was required for this unique floor design in Armstrong Royelle® Linoleum. Circles were cut out of the contrasting floor materials and interchanged—a simple, yet effective, trick to attract prospects. Note how the circular theme in the floor design was carried further by the use of an area rug.

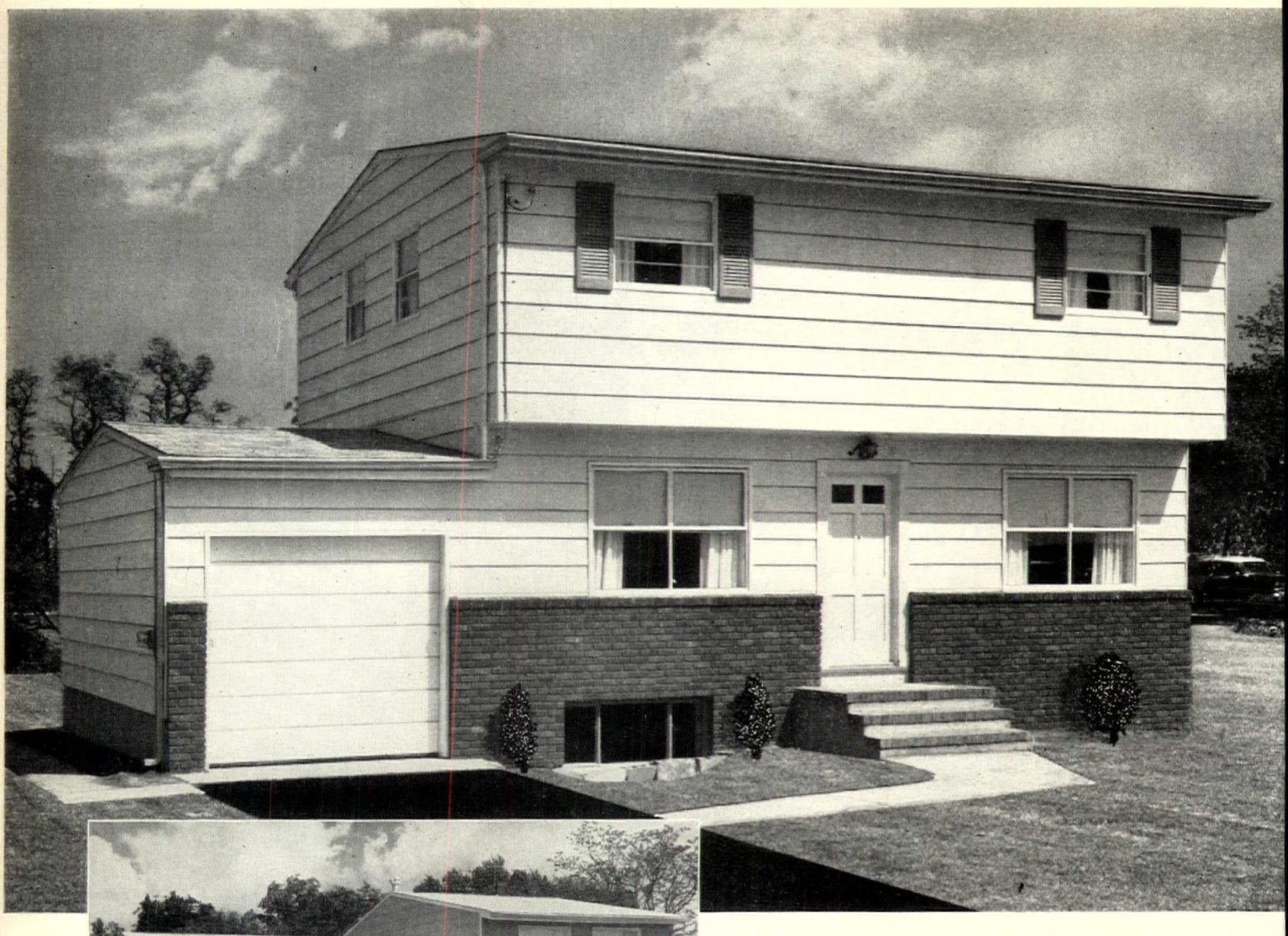
Dramatically different living areas . . . A merchandising idea from the Armstrong Architectural-Builder Service to help you sell homes faster, more profitably.

Armstrong

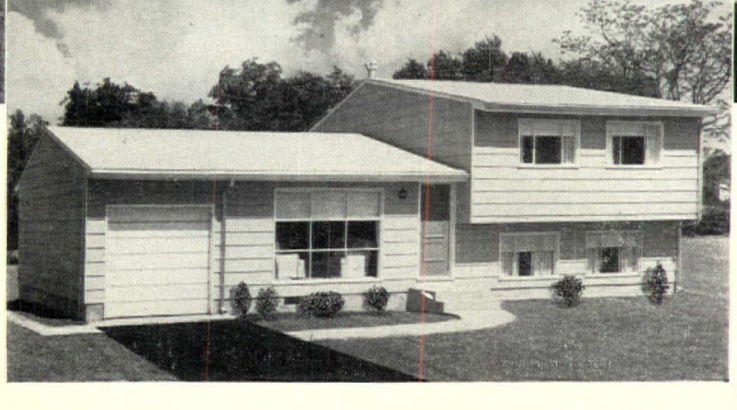
THE MODERN FASHION IN

FLOORS

LINOLEUM • INLAID VINYL CORLON® • EXCELON® VINYL-ASBESTOS TILE
CUSTOM CORLON PLASTIC TILE • RUBBER TILE • CORK TILE
CUSTOM VINYL CORK • ASPHALT TILE • LINOTILE®



An old favorite with modern innovations. Hope Homes "Georgetown" two-story: 4 bedrooms, extra lavatory, garage, full basement, finished recreation room. Featuring Truscon Steel Simplex Casements and Ranch Window.



Over 2000 square feet of planned perfection. Hope Homes "Spacemaker Split Level": 8 rooms, two baths, playroom, garage. Featuring Truscon Series 138 Double-Hung Steel Windows, Casements and Ranch Window.

53 feet long . . . low . . . and luxurious. Hope Homes "Coronado Ranch": 7 rooms, center hall, extra lavatory, recreation room, basement. Featuring Truscon Series 138 Double-Hung Steel Windows and big Truscon Ranch Window.

REPUBLIC

REPUBLIC STEEL

World's Widest Range of Standard Steels

Fleetwood Park

sells out fast to value-conscious families

Truscon Steel Windows Add Plus-Value

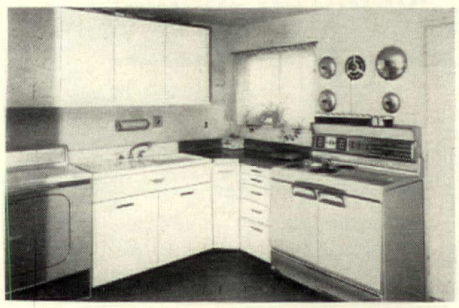
Hope Homes, Inc., developers of Fleetwood Park in Monmouth County, New Jersey, believe in offering value-conscious homeseekers a lot of living for a dollar. Fleetwood Park's fantastic sales success proves how well they've done it. A complete 500-home sellout in 5 months!

Builders, Saul Cantor and Paul Goldman, wanted to achieve custom planning in the modest-cost field. They did it by offering twelve different elevations of three designs. In so doing, they used three different types of Truscon Steel Windows — Series 138 Double-Hung, Casement, and Ranch.

They say, "These days a builder has to offer more real value. Truscon Steel Windows help us do just that. They're top quality, at installed costs we can live with. We easily paint Truscon Steel Windows to harmonize with exterior and interior colors. This helps us avoid look-alike monotony. Truscon service and deliveries are dependable. Our buyers like the windows, too. A nationally merchandised brand that people recognize makes selling a lot easier."

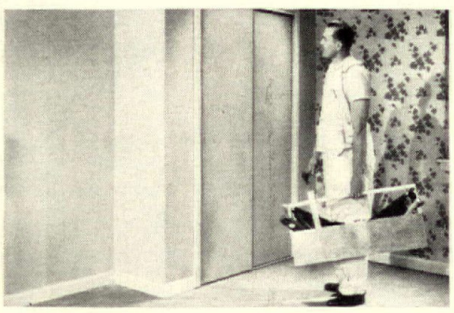
Quality . . . attractive installed-cost . . . paintability . . . proper design . . . Truscon service . . . consumer acceptance . . . are the big reasons why builders, Cantor and Goldman, choose Truscon Steel Windows. Good reasons for you, too! Send coupon for latest Truscon Window Catalog listing all types and sizes for immediate delivery from warehouse stocks.

MORE REPUBLIC "MARKS OF QUALITY" THAT HELP BUILDERS SELL HOMES



"REPUBLIC STEEL KITCHENS adapt themselves perfectly to the designs of our houses," says Mr. Donald Huber, Executive Vice-President of Huber Construction Company, Dayton, Ohio, builders of 1000 homes a year. "They give us true flexibility—a real custom-design kitchen from stock units. What's more, I know they are one of the outstanding value-features of our homes—our customers constantly tell us."

Like to know more about value-packed Republic Steel Kitchens? Ask your distributor, or send coupon.



TRUSCON STEEL SLIDING CLOSET DOORS are real sales-closers. They glide noiselessly on nylon rollers. Women buyers can't resist them! You save, too. Installation is fast, easy. No cutting, fitting, planing needed. The doors come complete with frame. Paint to match room decoration . . . just one coat. Truscon Sliding and Swing Doors in warehouse stocks. Send coupon for size information.

ROOF DRAINAGE THAT NEVER NEEDS REPLACING is a powerful merchandising feature. You can have it by installing Republic Stainless Steel Roof Drainage Products and accessories. Stainless steel never needs replacing because it can't rust or corrode. It won't "bleed" or stain painted siding. Can be left unpainted for more savings. Ask your roofing contractor for estimates; send coupon for more value facts.

STEEL

and Steel Products

REPUBLIC STEEL CORPORATION
Dept. C-2992 R
3122 East 45th Street, Cleveland 27, Ohio

I'm interested in information on:

- ☐ Truscon Windows
- ☐ Truscon Steel Interior Doors
- ☐ Republic Steel Kitchens
- ☐ Republic Stainless Steel Roof Drainage Products

Name_____ Title_____

Firm_____

Address_____

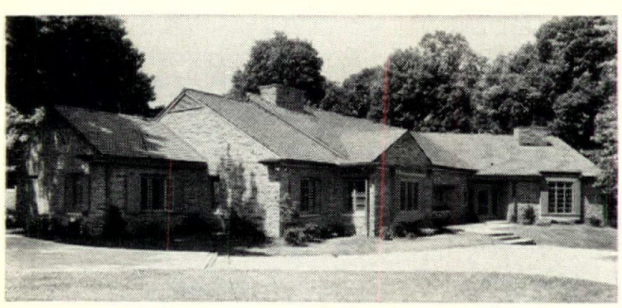
City_____ Zone____ State_____

Mr. Winters discusses the details of every home he builds with the people who will be living in it. Telephone facilities are planned for the future as well as the present.

"Concealed telephone wiring belongs in personalized homes'

—says Mr. O. C. Winters, Custom Builder of Indianapolis, Indiana

"It's good business to give customers what they need," says Mr. Winters, "and that includes concealed telephone wiring. The desire for planned and built-in telephone facilities is growing markedly. It's part of the trend of the times towards more livable homes.



A home built by Mr. Winters. Concealed telephone wiring is one of its distinguishing sales features.

"People are discovering that concealed telephone wiring preserves the beauty of their rooms as well as adding great convenience. They're favorably impressed with the architect or builder who plans on it for them.

"Concealed telephone wiring belongs in personalized homes, and I know from experience that it helps sell them."

• • •

Your nearest Bell Telephone business office will help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

Working together to bring people together
BELL TELEPHONE SYSTEM

"Here's what to tell prospective home buyers about us B. F. Goodrich Koroseal Floor Tiles. Tell 'em we're rugged. Dirty us up, spill things on us, we stay looking good as new. Explain how built-in luster makes us a snap to clean. We clean in half the time! Tell 'em we go anywhere—from basement to attic—in 20 decorator colors. Don't bother pointing out how beautiful we are (they see us in better houses all over). Just let 'em know that Koroseal is the most famous name in vinyl."

Available in 1/16", .080 gage and 1/8" thicknesses, can be used on, above or below grade.

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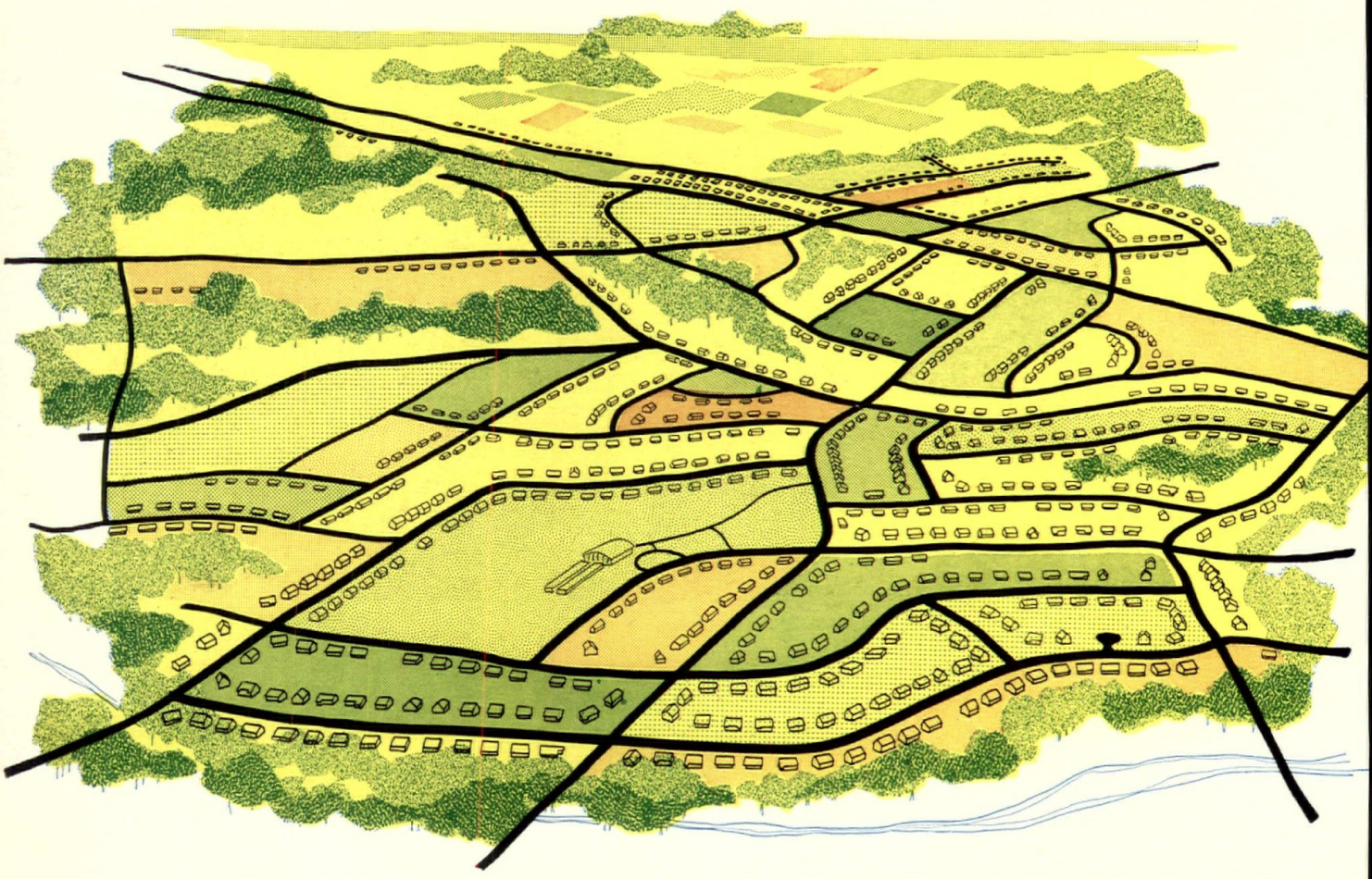


"From the air you can easily tell a new style land plan from an old one."

Here are six easy lessons in

LAND PLANNING

Good land planning is a requisite for a successful building operation and for a good community," says Fred Jackson, vice president of the Dime Savings Bank of Brooklyn.

"Good land planning benefits the builder by helping to increase his sales. It benefits the buyer by providing better living and it creates high, long-term values which mortgages lenders look for and, in fact, demand. I think we all owe a lot to FHA for the outstanding job it has done in encouraging today's high standards in land planning."

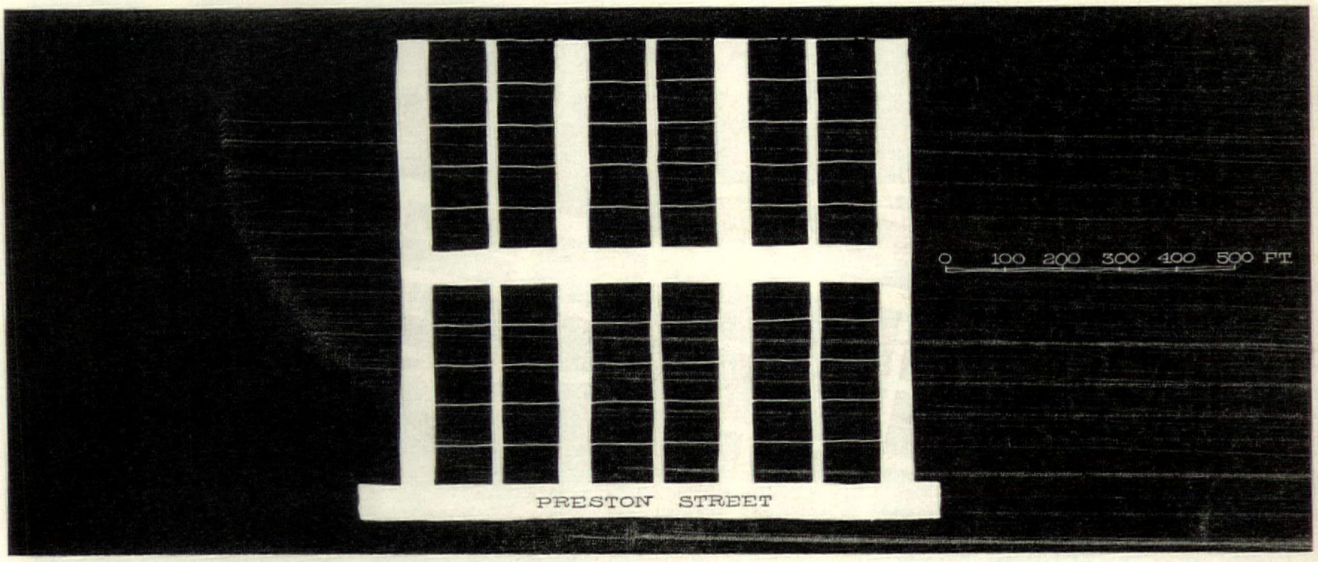
Many builders are not aware of how much help they can get today from FHA land planners, especially if they go early before their plans are frozen.

"We are happy to take a builder's sketches and try to improve them," says Albion A. Blinks, chief land planner for the FHA office in Jamaica, N.Y.

"We try to make street plans with better circulation. We want the houses to fit the land, have the right relationship between lot size and house size and, of course, we are interested in features like good drainage. Above all we want to create good neighborhoods.

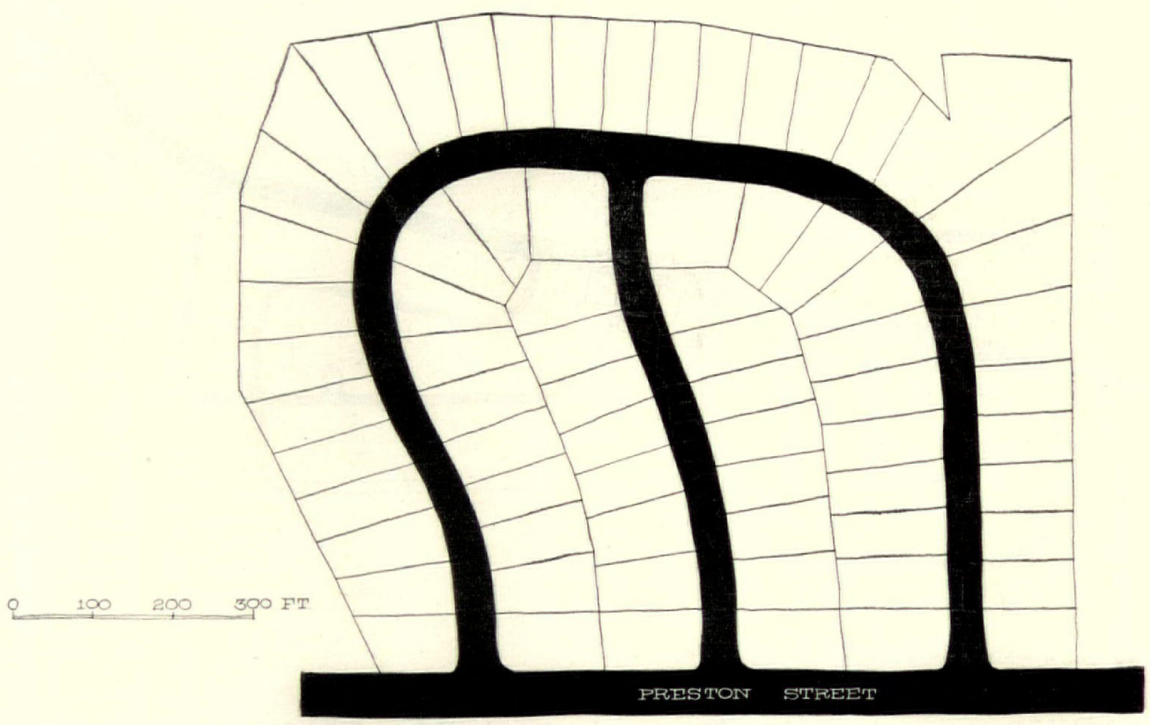
"Our suggestions are only suggestions. The builder must draw the final plan. But it is easy to show a builder that he can save money if he has laid out a gridiron plan that cuts right through rough land. There is less grading if the streets fit the contours."

On the next five pages you'll find examples that show how builders saved large sums by following FHA land planning suggestions. The better plans required less grading, produced more lots, fewer streets, less paving, curbing and utility runs.



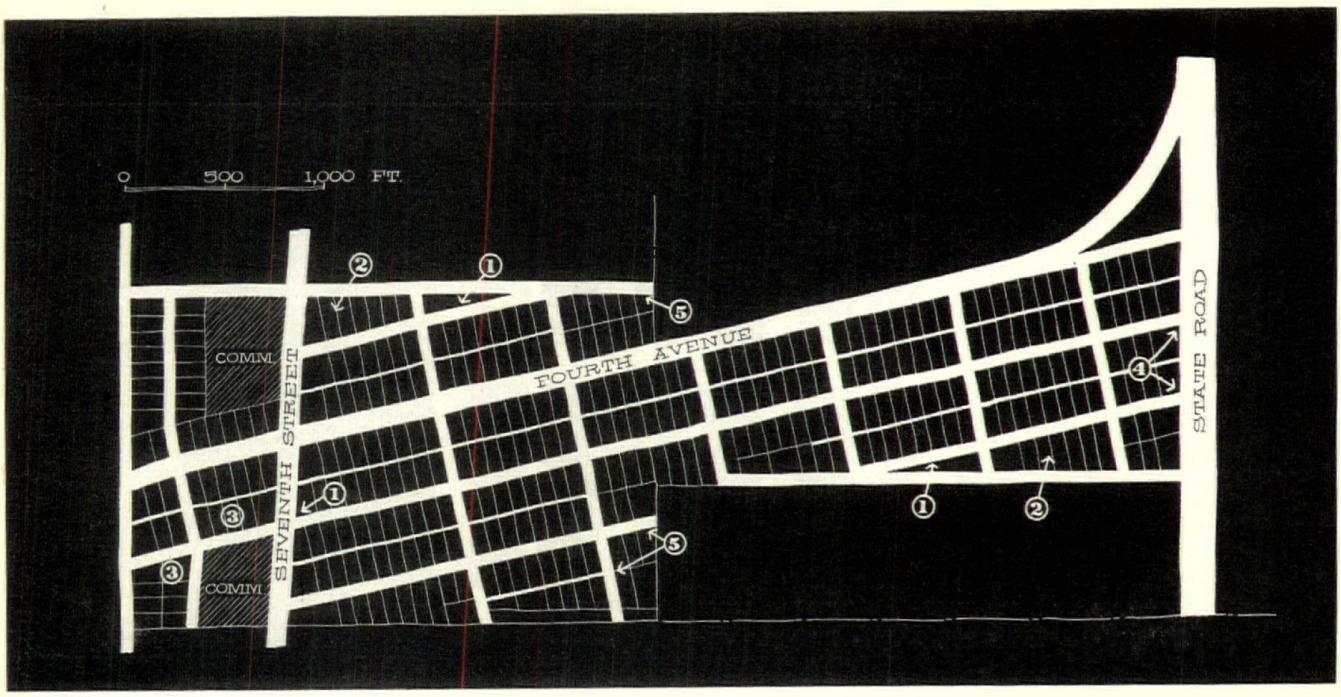
REJECTED: old-fashioned gridiron plan has alleys, dangerous intersections

This plan had half a dozen defects when sent to the Dallas FHA. It was a monotonous gridiron with every lot exactly the same size. There were two dangerous four-way intersections. There were three old-fashioned alleys running through the property. Blocks were short, with only five houses per block. The street layout paid no attention to land contours. Above all, it was a very expensive plan for the builder as he would have had to put in two streets which would serve only one row of houses each. His paving and utility costs per house for the 20 houses on the two outside streets would have been double those on the other streets where old-fashioned alleys and short blocks were themselves expensive.



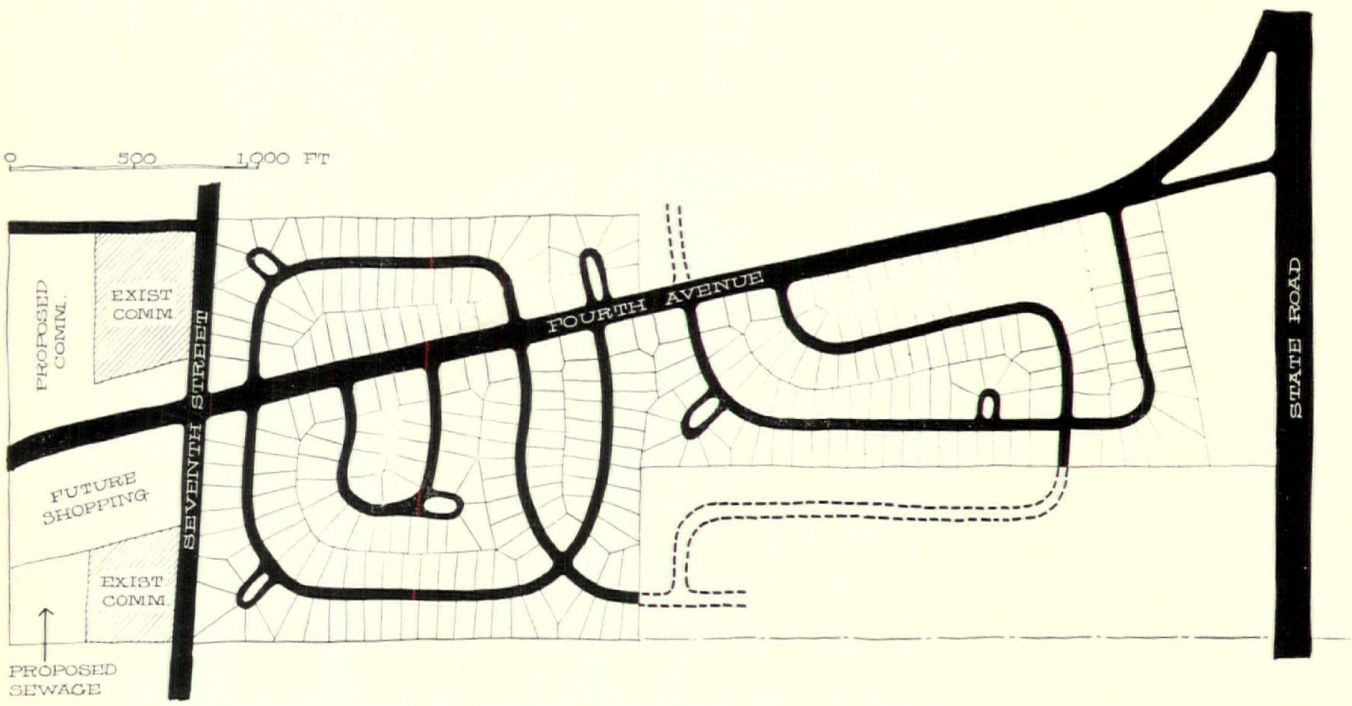
APPROVED: better plan adds ten lots, cuts out 1,400′ of streets

The new plan worked out by FHA is better for both the homeowners and the builder. The curving streets are made up of lots that vary in size; this will add to the appearance and the value of the houses. The dangerous street intersections have been eliminated. There are no unsightly alleys. Streets now follow the contours, improving both the appearance and the surface drainage of the tract. Houses which used to face an old lake bed now back up to it. In its revision of the plan, FHA has saved the builder 1,400 lin. ft. of streets while increasing the number of lots from 60 to 70.



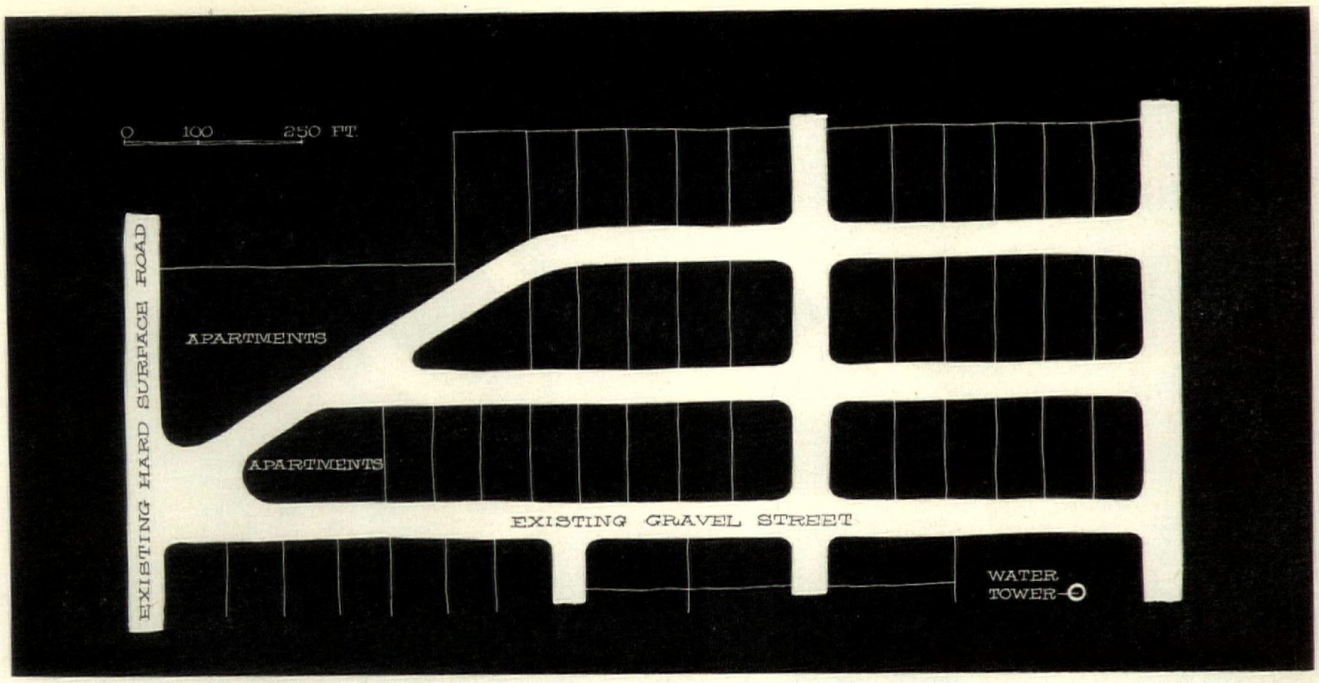
REJECTED: this plan shows five expensive mistakes

The proposed plan for this subdivision in the Atlanta area had three long angular street intersections (identified by figure 1) which left narrow pointed lots with little sales value. At least 14 lots fronted on two streets (2). Two areas (3) had lots facing into commercial areas, always a lot location that's difficult to sell. There were two streets which had outlets into the major thoroughfare (far right) when one was enough (4). There were too many short blocks. There were dead ends and other street circulation defects (5). The gridiron street pattern and the system of alleys were montonous and space wasting. Of the 281 lots in this plan, FHA land planners rejected 66 lots as undesirable, including a number of corner lots that were too small for the required setbacks. With its short blocks and small lots, this plan is wasteful.



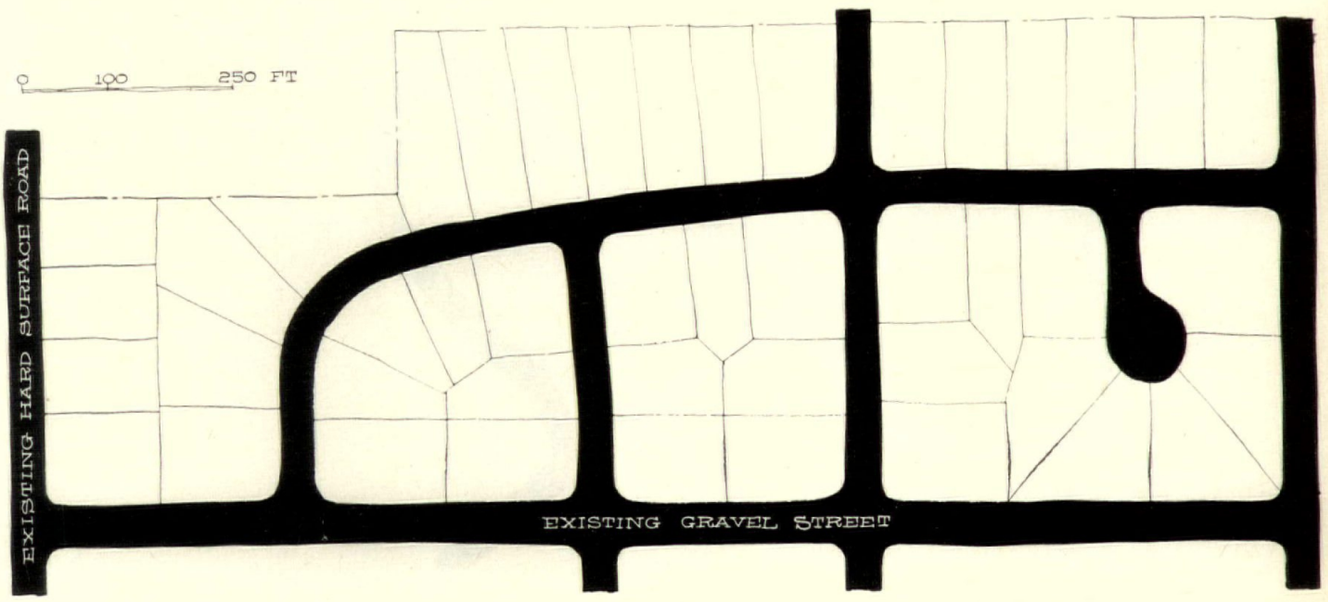
APPROVED: new plan adds 32 lots, saves builder 6,200′ of streets

The new FHA plan eliminated nearly all the faults in the old plan. It saved the builder an estimated $120,000 in the cost of streets and utilities by reducing streets from 18,800 to 12,600 lin. ft. The curvilinear streets make pleasanter neighborhoods, give some character to what might have turned into just another dull area. One small group of houses (at the far left) which had been squeezed between two shopping areas was cut out and the space marked for stores. Another group of houses (lower left) was moved and a sewage disposal plant put in its place. Streets were made safer and 13 four-way corners were eliminated (although five remain). Houses which backed up to the state road were eliminated and that area was marked for commercial use. Tie-ins with future streets were improved.



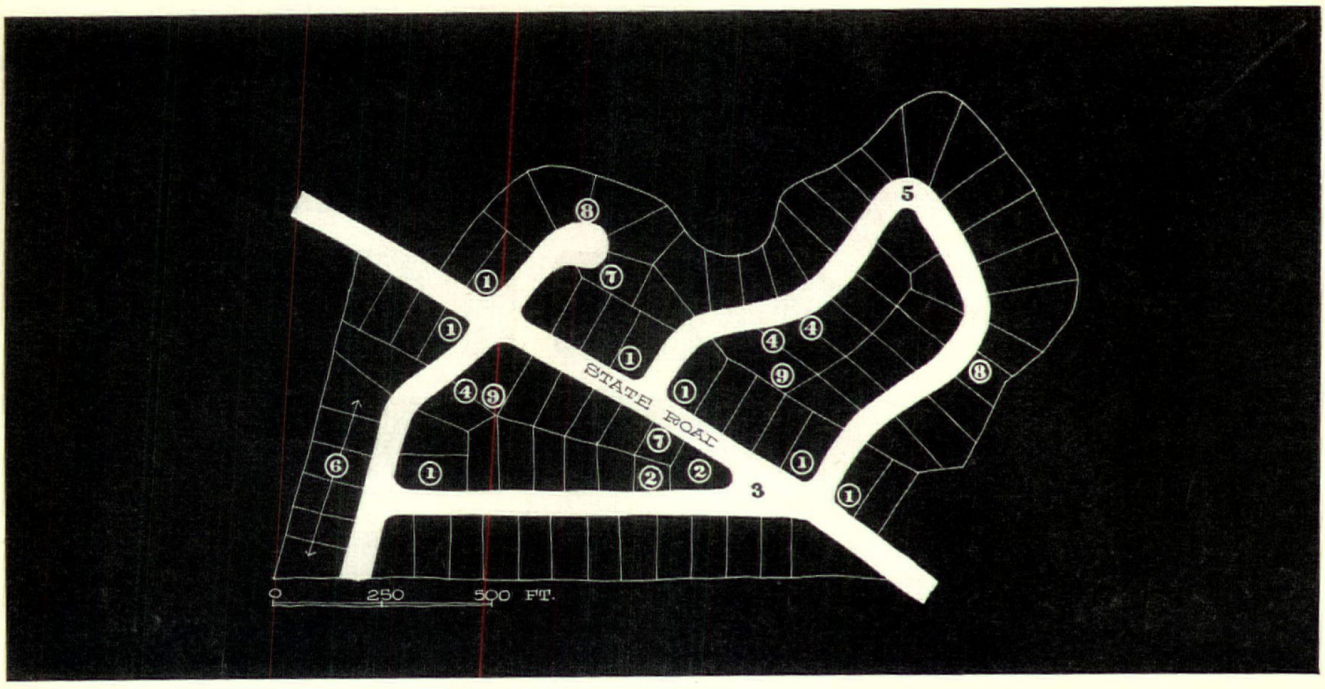
REJECTED: double-facing lots, dangerous intersections mar this plan

Many a builder is faced with the problem of a rectangular piece of ground like this, which seems too wide for one through street and too narrow for two. This builder wanted apartments at the left, which would face on an existing hard surfaced road. The faults of this plan, as pointed out by the Dallas FHA office, were several—and were expensive. One basic error was that too much space was given to streets, considering that, in addition to the apartments, there were to be only 38 houses. There were two dangerous four-way intersections. The two lower rows of houses faced streets both front and back, which is costly, unsightly, and eliminates privacy for outdoor living. Most of the houses would also face the rear of another house. Fourteen houses either faced or backed up to an existing graveled street (bottom).



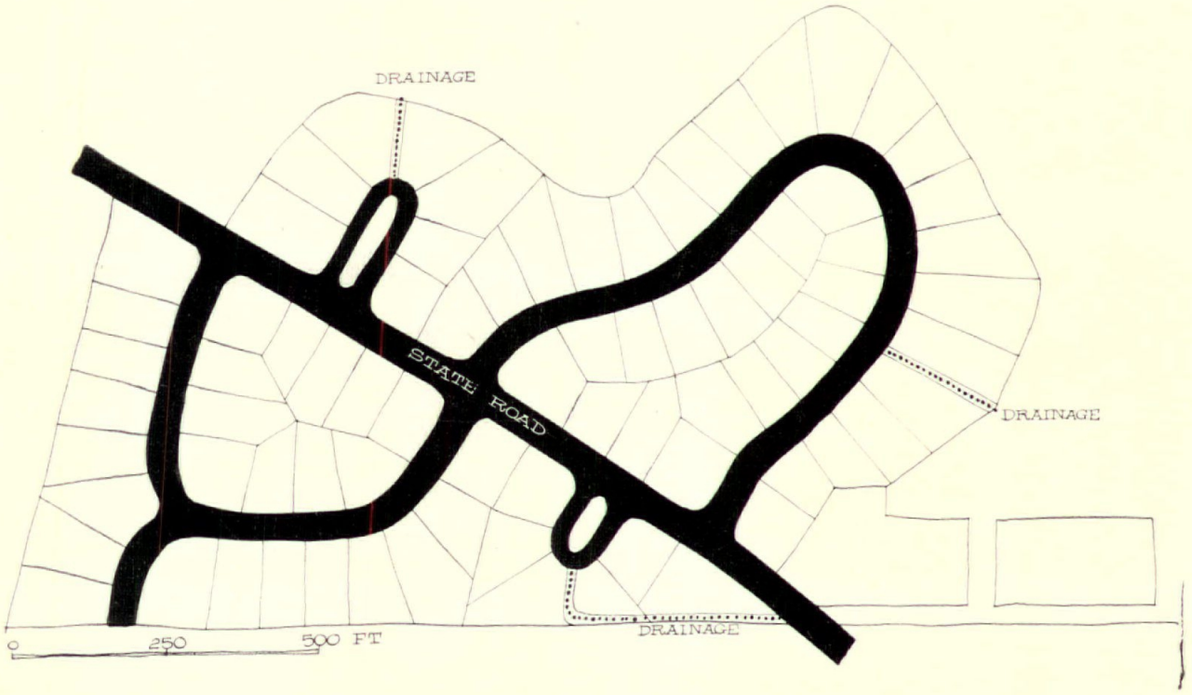
APPROVED: new plan creates better neighborhood at less expense

The builder should have been happy over the revised plan because it saved him some 600 lin. ft. of streets and utility lines. He was advised to move his apartments to other available land on the street shown at the left. This change, together with the elimination of the side streets, gave him room for 45 lots instead of 38. Two of the bad intersections were eliminated, although one four-way corner remains. New lots face the north-south streets, not the graveled street at the bottom and none of the lots face into the rear of other lots as they did before. With the new cul-de-sac street at the lower right, houses there are on deep lots and back up to a municipal water tower instead of facing it. Lots are wider where there are steeper grades, so driveway access is better. All of the lots were increased in value.



REJECTED: this proposal for a difficult site has nine major faults

A state road cutting across this irregular tract made it a difficult one to subdivide. In rejecting the builder's plan, the FHA noted the following faults (numbers refer to plan): 1) Corner lots were too small to provide for adequate setbacks on both streets. 2) Some lots faced two streets. 3) The angle of this intersection was too acute. 4) The lot lines intersected the right-of-way lines at awkward angles. 5) Narrow cul-de-sac turn-around and sharply angled street corners stopped traffic flow. 6) Deeper and wider lots were needed for septic tank fields. 7) Some lots were poorly shaped. 8) Drainage facilities and easements were not shown. 9) Lot areas varied too widely, so house values would also vary.



APPROVED: new plan eliminates faults at a cost of 12 lots

The new plan eliminated practically all of the faults in the old plan. The street plan is basically the same in the upper portion but the curves are smoother, giving a better traffic flow for automobiles, as well as better corner lots. The cul-de-sac has been changed to an oval pattern with a narrow grass center strip. In the lower portion, below the state road, the proposed road opposite the cul-de-sac has been moved and the right end of this loop road meets the state road at a better angle than before. A new circular drive has been added which makes a pleasant approach for five houses. The new plan cut the number of lots from 90 to 78 but the new lots are more valuable, more salable.

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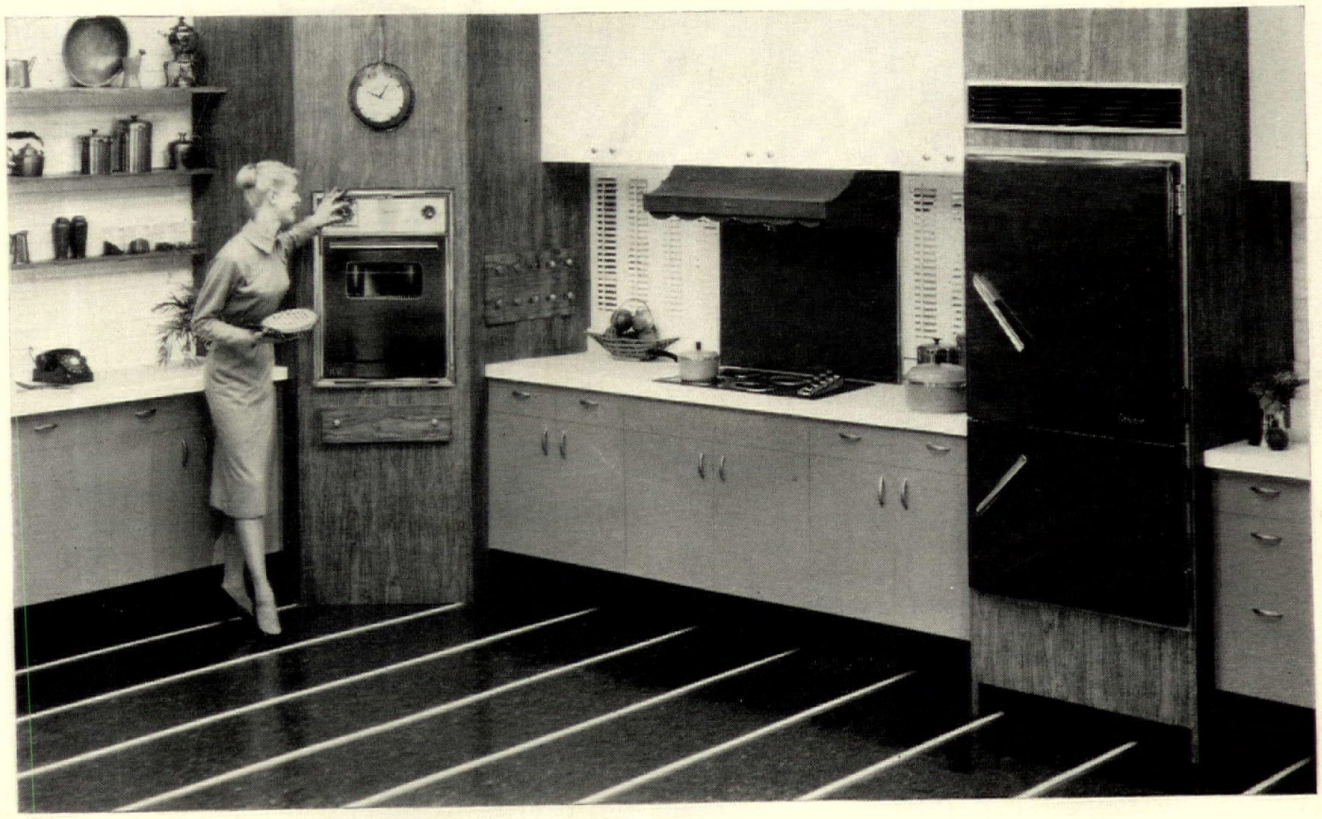
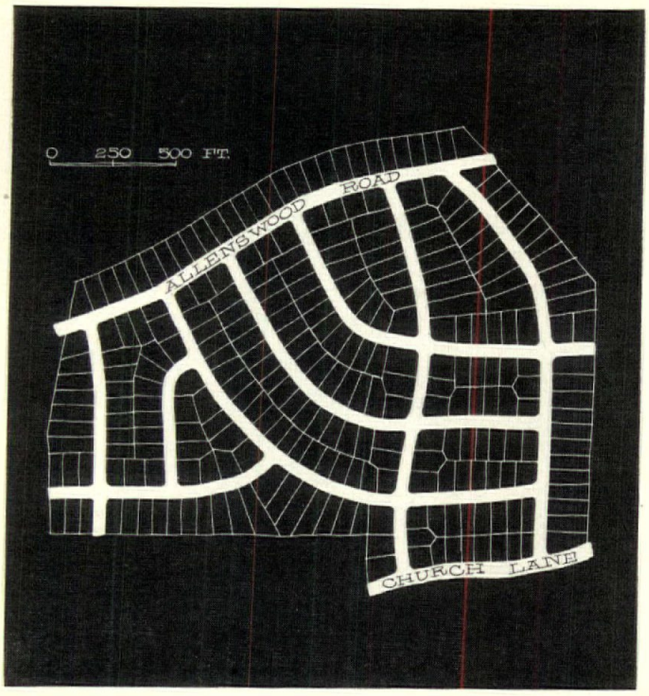
There are full color specification bulletins on all PREWAY Bilt-Ins. Write for the facts on the appliance of interest to you.

PREWAY Inc., 2857 Second Street, North, Wisconsin Rapids, Wis.

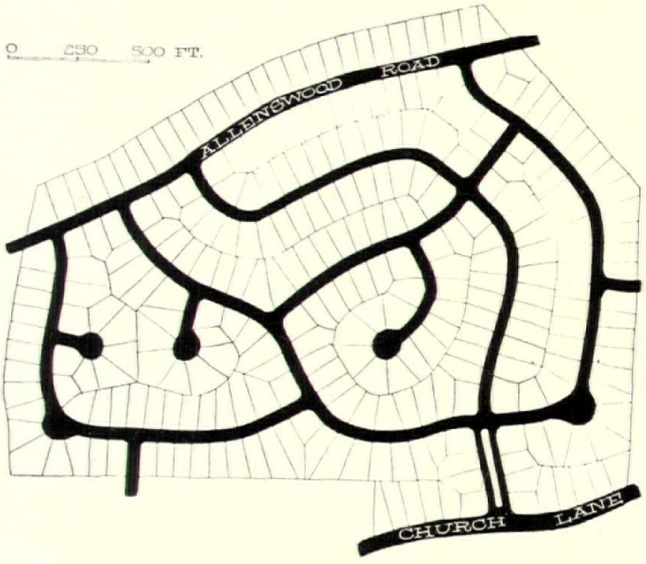
Since 1917 one source, one responsibility, for gas and electric Bilt-In ranges, range hoods, Bilt-In refrigerator-freezer, oil and gas heaters, electric heaters.





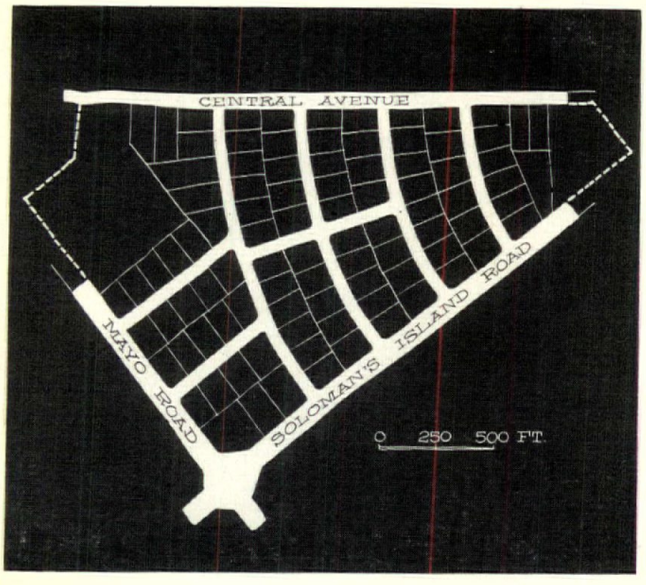
REJECTED: a pretty good plan

This land plan looked good at first. The geometrical, curved streets would give some variety to the regularity of the lot plan and would tend to reduce the amount of through traffic. Only five of the 16 street intersections are dangerous four-way crossings. But as the drawing at the right shows, there are better ways of dividing this space.



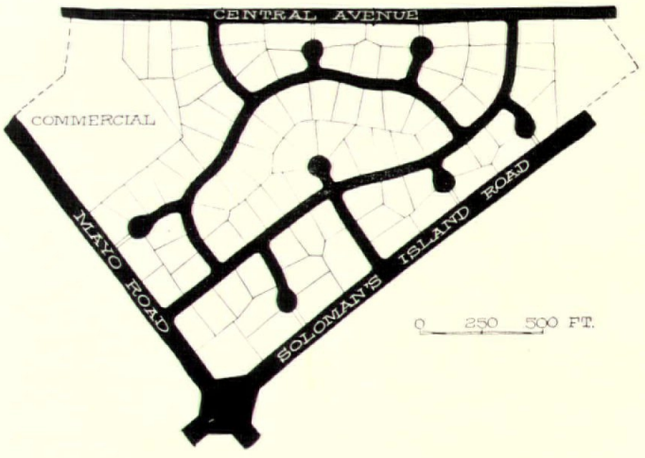
APPROVED: a still better one

The FHA's plan was fitted to the topography of the tract and so will save the builder grading and street costs. The new plan cut the total number of intersections to 13 (three of which are cul-de-sac openings) and cut the five four-way crossings to one. And in the process of getting a better neighborhood, the number of lots grew from 273 to 279.



REJECTED: too many through streets

This triangle is surrounded by three highways so the builder wanted to face all his houses toward the inside. The chief faults with his plan were that the four streets cutting through his land would generate too much traffic; he had ten intersections with the highways (far more than was necessary); and the whole lot pattern was too regular.



APPROVED: well controlled traffic

The Baltimore FHA office eliminated many of the intersections leading to the highway (which the highway department had objected to); eliminated the streets cutting through the project, which would greatly reduce short-cut traffic; and added a pleasant layout of streets with several cul-de-sacs. For this revision, the builder gave up only three lots./END

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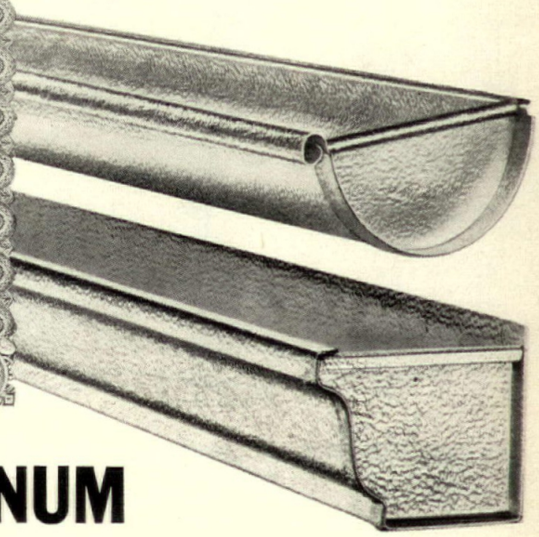

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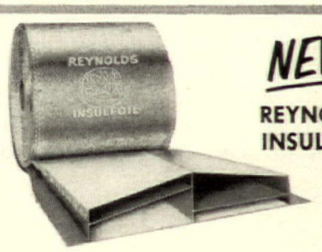

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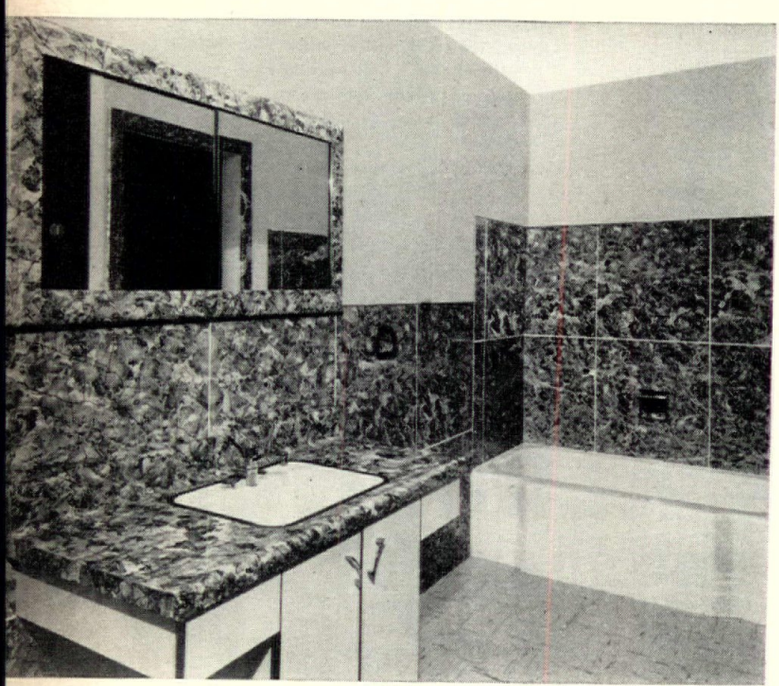
Modular scale is as follows: depth 6″ (units are 12″, 18″ and 24″ deep), width 1′ (units measure 2′ and 3′ across face), height 13″ (units are 13″, 26″ and 78″ high). Wood bases are all 4″ high in the following sizes: 10½″x36″, 10½″x24″, 21″x36″, 21″x24″. By adding any one of the base sizes, you can get the following heights: 17″—cocktail table height; 30″—table or desk height; 43″—bar height; 82″—closet height; 95″—ceiling height. Legs can be used instead of bases.

Units are hardwood with a butternut finish, list for approximately $39.95 to $165.95 each, all sides finished. I-XL Furniture Co., Chicago 10.



Here's a bathroom wall you can buy in a package

b. You can now get prefabbed, precut bathroom walls including moldings and all accessories—complete in one package.

Here's what the package contains:

Topcraft panels (Formica or Micarta face) of plastic bonded to ½″ plywood. All panels are precut for length and numbered in order of installation—you start installation with panel that fits length of the tub, Panel No. 1. Panels that fit above the tub are rabbeted for tub flange. Clips, nails, calking, grouting and molding needed for the job are furnished in the package. ¼″ furring strips are included for nailing on studs when plaster is used above panels. Panels are 48″ high: if you want to go higher than 4′, add a second panel on top of the first after applying "T" molding to the first panel.

You can get a variety of colors and patterns, including Formica's marbelized patterns, introduced last year. Company sends you planning sheet; all panels are cut to length from your sketch. Price is about $1.50 psf, installed. Topcraft, Inc., Baltimore 15

continued on p. 170

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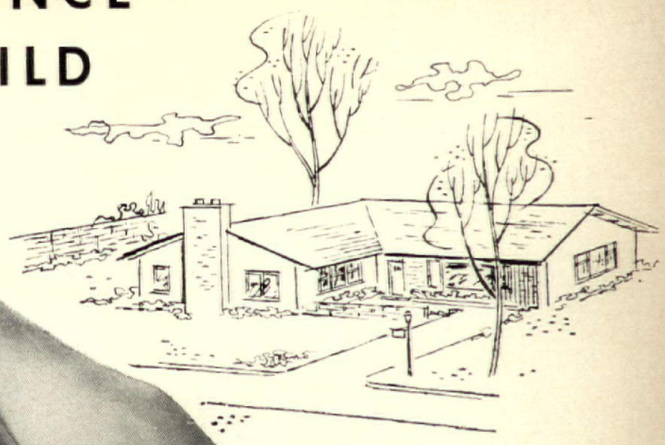

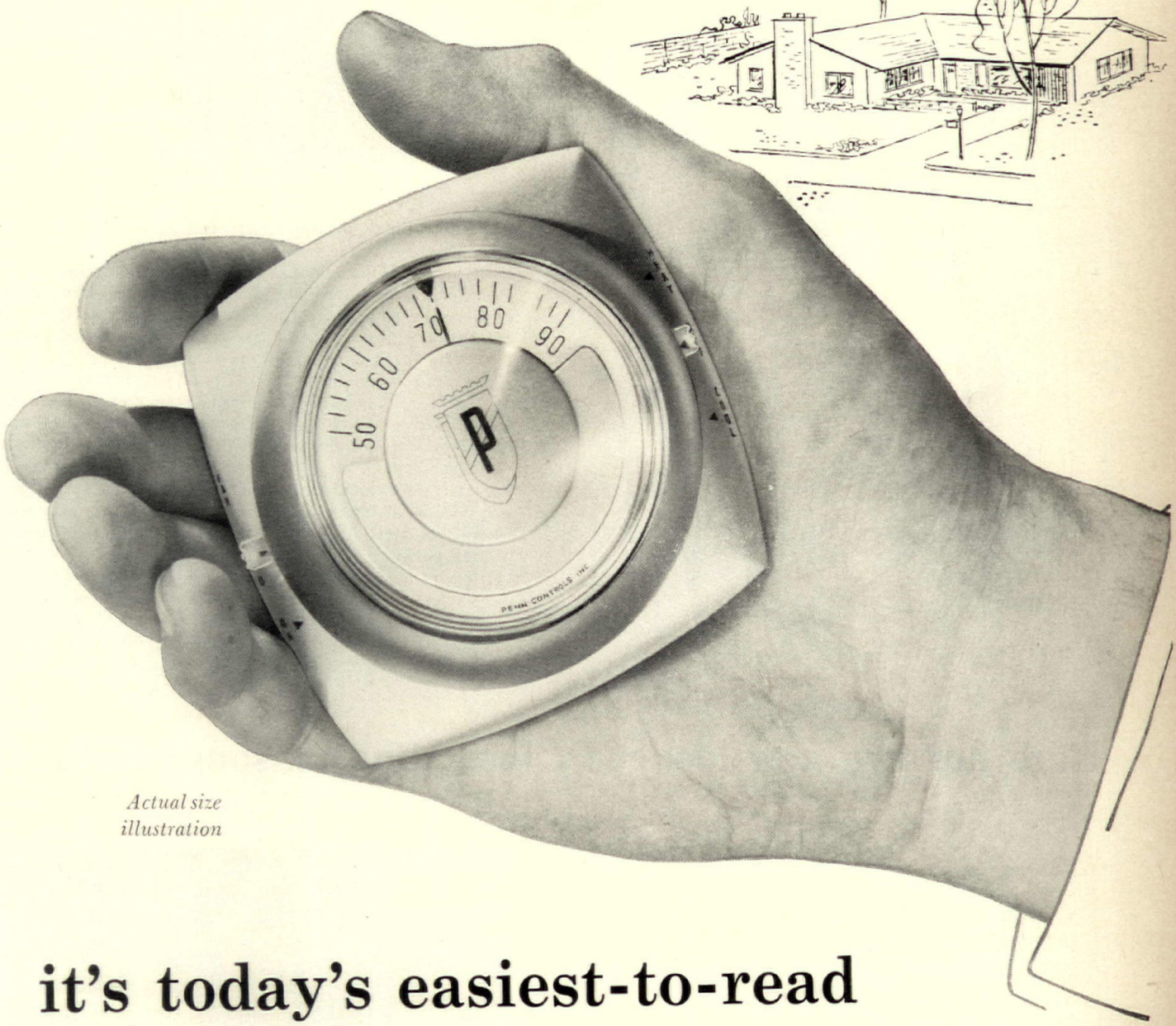

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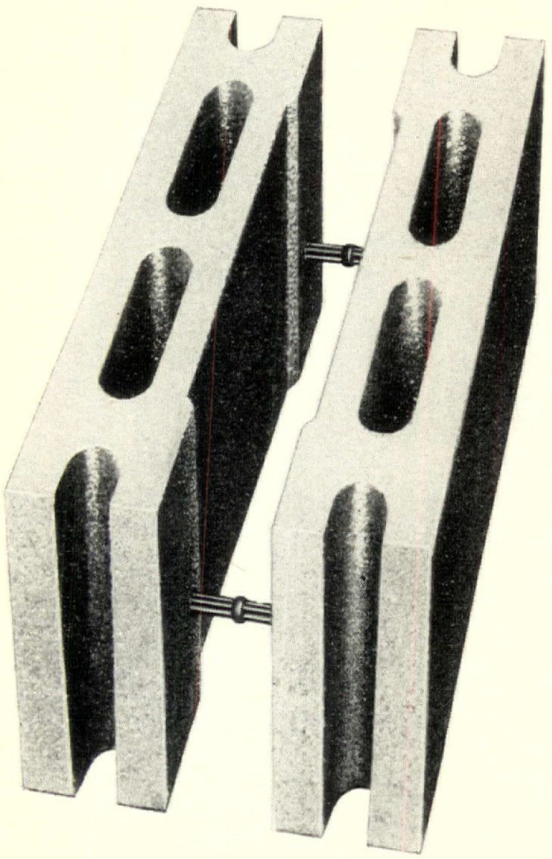
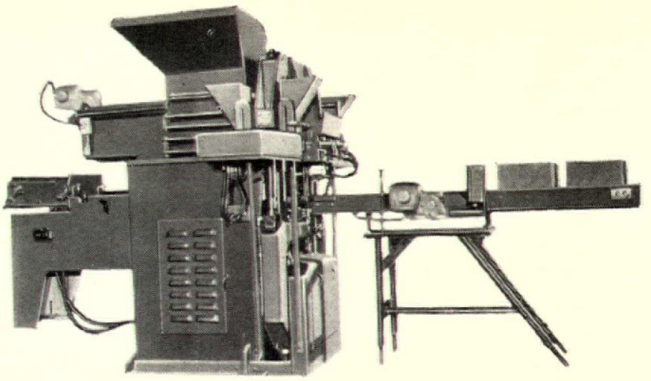
for further details check numbered coupon, p. 198





c. Pacer block masonry, left, can be turned out by the machine above at the rate of 5,000 per day.

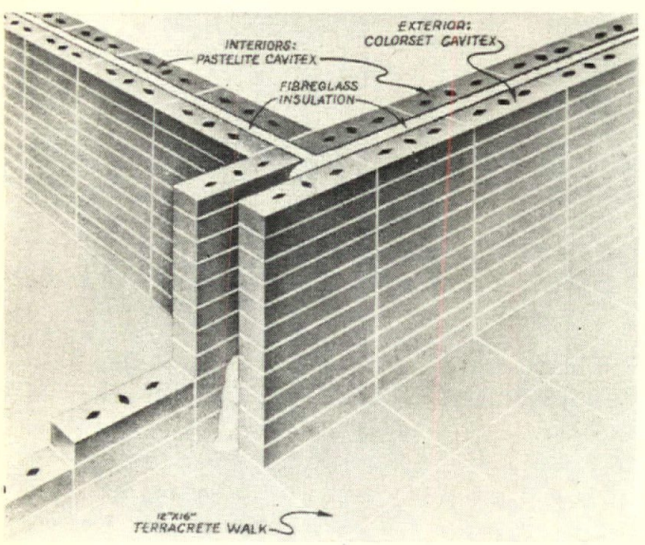
Because of the block's construction—two cored units joined by corrosion-resistant, malleable iron ties—the amount of aggregate and concrete needed are sharply cut. One sack of cement with a sand and gravel mix produces 35 blocks 8″x8″x16″, each weighing 37 lbs.

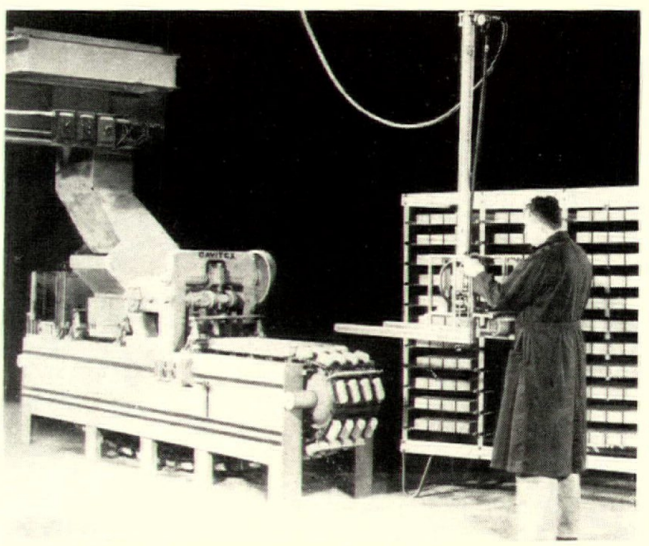
There are other savings, too. Manufacturer estimates that the blocks save about 10¢ psf in installation costs as compared with conventional block construction, says a five-bedroom house would cost from $300-$400 less to build than by conventional method.

The new concrete block is claimed to eliminate furring and lath since its tie-pin design causes moisture to drip away from walls of the block if dampness should develop in the between-wall air cavity.

Iron ties are claimed to add to shock resistive qualities of the block and to help prevent cracking under heavy load conditions. Twin wall construction is said to give highly efficient insulation against temperature, sound and humidity. Presto Brick Machine Corp., New York City.

Here are two new low cost, insulating masonry units





d. Cavitex masonry block, seen in wall construction above, is produced by a new stepped-up continuous process machine, see right, which receives a precision-measured mix, then tamps, trowels and forms it into the Cavitex blocks.

The blocks can be produced in a wide range of integral colors, from bright red to soft pastels. Outside dimensions are claimed to be unusually accurate (they are on a modular scale). The double cavity design removes surplus weight and provides for core insulation. By adjusting the machine, blocks can be made in 4″ or 8″ widths and two textures—striated or plain.

Block face looks much like Roman brick. With ⅜″ mortar joints, the length of each block in the wall becomes 16″ and the height 8″ to every three courses. Masonry may be left exposed inside and out. Cost per 1,000 for the 4″ unit is about $100.

The Cavitex machine is sold to local block producers under a protective franchise. W. E. Dunn Mfg. Co., Holland, Mich.

New Products continued on p. 172

"Character, low cost, versatility . . . that's *Larch*"

—Mr. George A. Patton, builder, Nashville, Tenn.

"We've always found Larch distinctive for kitchens, dens, boys' bedrooms, yet economical enough for garages or basement workshops.

"It can also be finished in a number of ways to harmonize beautifully with other features of a home.

"Larch is a versatile wood all right. I'd recommend it highly."

For more information on any of the Western Pines, write to: WESTERN PINE ASSOCIATION, Dept. 209-V, Yeon Bldg., Portland 4, Oregon.

The Western Pines

Idaho White Pine

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Sugar Pine

and these woods from the Western Pine mills

WHITE FIR • INCENSE CEDAR
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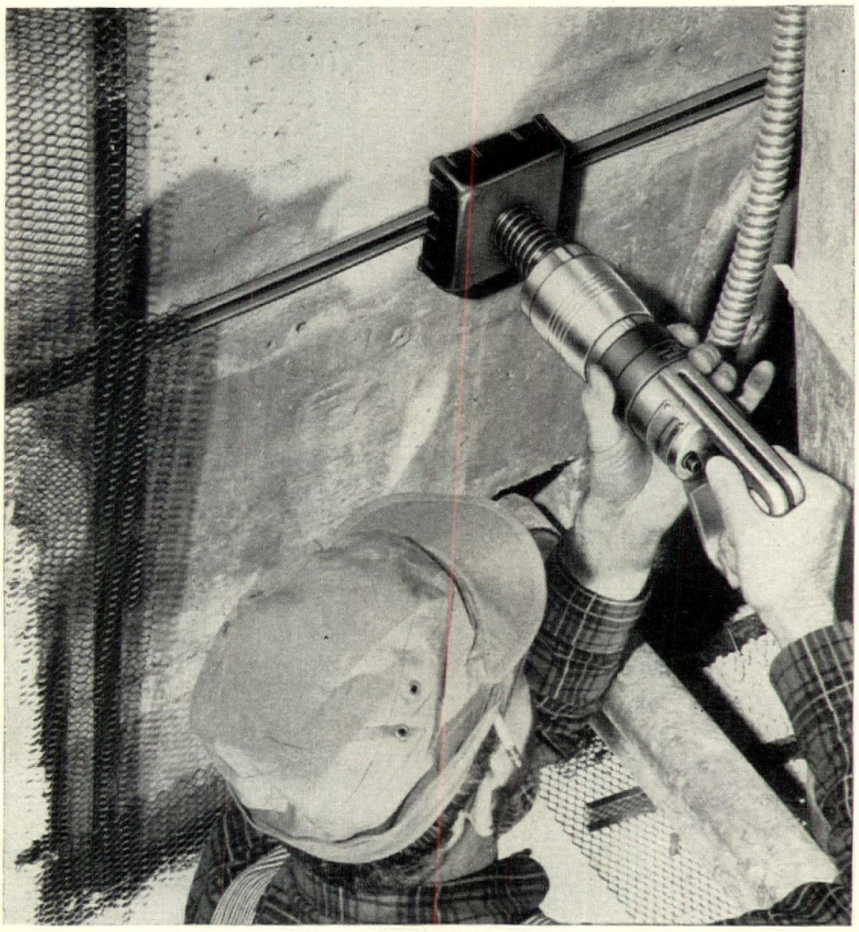
are manufactured to high standards of seasoning, grading, measurement

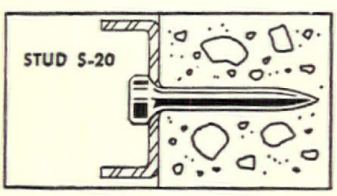
TODAY'S WESTERN PINE TREE FARMING GUARANTEES LUMBER TOMORROW

Just one of *101* Stud Driver uses!



No outside power source required —

Fasten lathing channel to concrete or steel in seconds with the Remington Stud Driver



Anchor metal channel quickly, more efficiently with the Stud Driver. Use a Remington S-20 Stud and a 22 caliber Power Load. Special Lathing Sections Guard shown in the photograph assures accurate, permanent fastening.

It's a cinch to anchor metal section to hardest work surfaces with the Stud Driver. This compact, cartridge-powered tool sets either ¼" or ⅜" diameter metal studs in concrete or steel with a squeeze of the trigger! You can set up to *six* studs a minute, either size . . . and barrel change-over takes only 90 seconds, *right on the job*. Over 40 different Remington Studs to choose from, plus scientifically graded selection of 22 and 32 caliber Power Loads give the versatility needed for all light, medium and heavy-duty fastening.

SAVE TIME AND EFFORT on your construction jobs. The coupon brings a valuable free booklet that shows how and where to use the Stud Driver.

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STUD DRIVER

Industrial Sales Div., Dept. HH-8
Remington Arms Company, Inc.
Bridgeport 2, Conn.

Please send me your free booklet which shows how I can speed the job and save with the Stud Driver.

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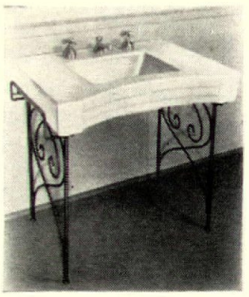

e. Case lavatory has a concave front, sits on rustproofed wrought iron legs and has tray-handle towel bars. New lavatory is made in 41 colors, plus black and white. Legs can be black and gold or you can order them in colors. Unit uses the Wellington lavatory design; one-piece style gives an open, see-through look to bathroom. Case Mfg. Corp., Buffalo 3, N.Y.

f. Texture a fireplace wall with Z-brick which now is available in three handsome pastel colors—Desert Red, Sunset Gold, Lake Green. This lightweight nonceramic brick is used with a special adhesive which bonds to concrete, plaster, plywood, hardboard and plasterboard, even around flat metal duct work. Mortar is not required. Z-Brick can be cut or shaped with a hacksaw or keyhole saw. Installed, the material has a simulated mortar line and looks like Roman brick. Each unit weighs 9 oz., is 1½" on the face, ⅞" thick, 12" long. Carton of 60 will cover 7½ sq. ft. Vermiculite Mfg. Co., Seattle.

g. Healthgard garbage container is buried in the yard, only the rim and lid show above ground. A foot pedal lifts lid, so user can empty refuse without touching container. Unit has a waterproof concrete outer shell, covered at top by rustproof aluminum lid. Removable inner container, tapered for easy removal, is galvanized metal. Insect and rodent repellent are held in an oil ring around the lid. Outer container is tapered, too, to prevent it sinking in loose or wet soil and a bottom ring holds it at proper height. Can is made in 30 gal. size, $43.50, and 22 gal. size, $40.25. Geo. P. Forni Co., Emeryville, Calif.

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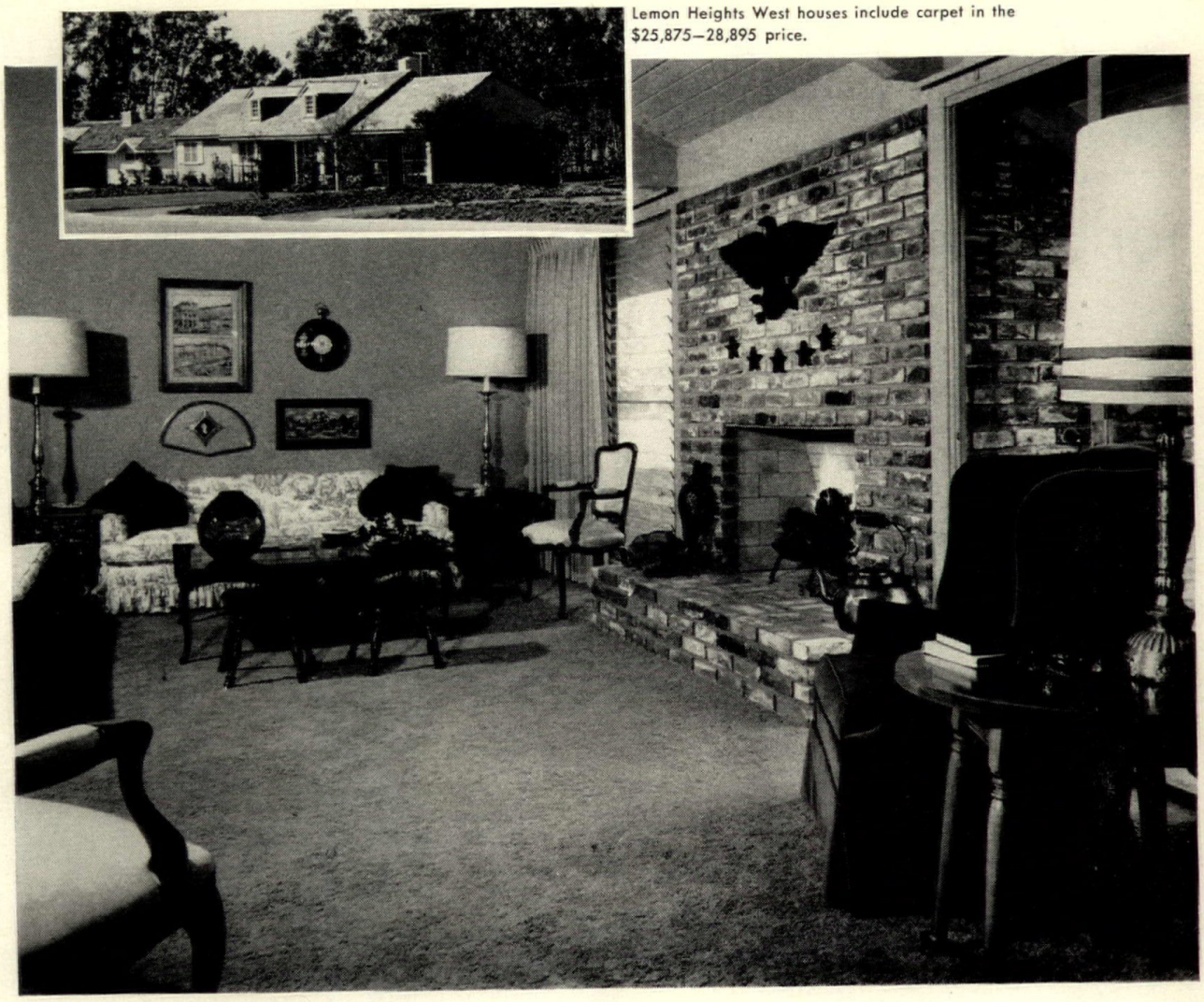

Lemon Heights West houses include carpet in the $25,875–28,895 price.

"Carpet helps us outsell competition 10 to 1"

says leading California builder

"Our homes sell 100% faster with carpet in the package", says Thomas M. Yedor, Schwartz-Yedor Building Corporation, Beverly Hills, California, builders of the noted Lemon Heights West development.

"We originally offered a choice of oak parquet flooring or carpet. The first 35 houses of Lemon Heights West were all sold with carpet. We have discontinued the option of oak parquet." 100% of Schwartz-Yedor houses now include carpet in the package to reduce cash outlay after down payment.

Women prefer carpet 13 to 1. But when they're buying a new house, their cash and credit are tied up. They feel they can't afford carpet. When you include carpet in the purchase price, the sale is made.

Working with a local carpet retailer, you're able to offer your customers the widest possible selection of colors and patterns—no inventory necessary, no installation problems. The customer gets her new house complete with the carpet she's always wanted and you've made another sale.

Why don't you try this tested method of moving homes faster? Discuss this with your local carpet retailer. He can offer two extremely valuable services: 1. A broad selection of merchandise, with the showroom facilities and knowledge to service your buyers. 2. Skilled carpet layers to install wall-to-wall carpet. Your local lending organizations will be able to work out – with you and your carpet retailer – the most satisfactory financing plans for you.

Find out how you can use carpet as an effective selling tool. See your local carpet retailer today, or write to the Carpet Institute, 350 Fifth Avenue, New York 1, N. Y.

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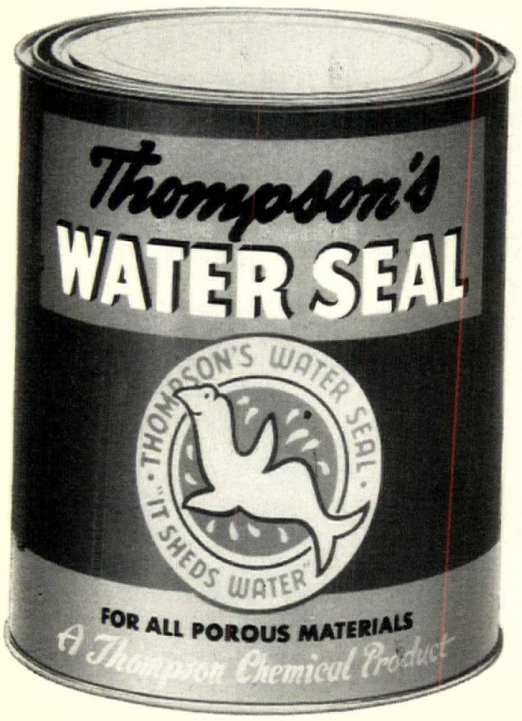
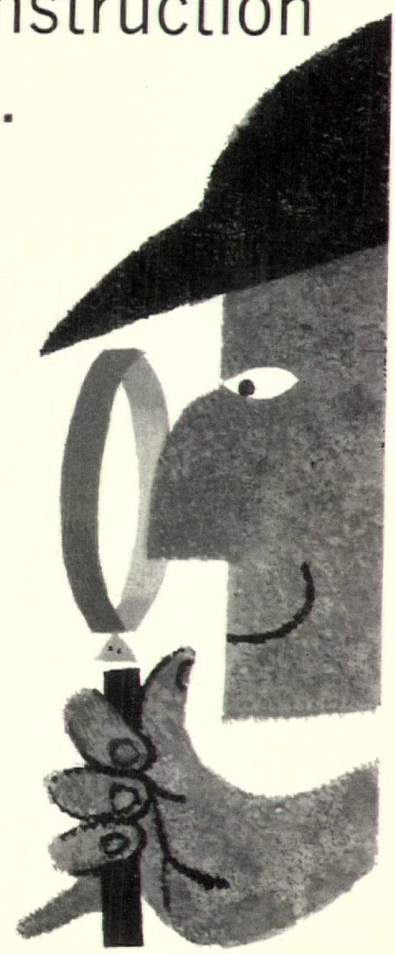
CARPET INSTITUTE, INC., 350 Fifth Avenue, New York 1, N. Y.

the one SOLUTION for all these construction problems...





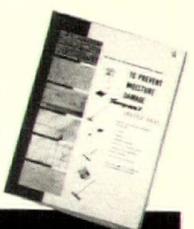
CRACKS IN CONCRETE SLABS AND PATIO — Thompson's Water Seal helps prevent cracks, stains and dusting because it penetrates deep for hard water-repellent surfaces that are smooth and evenly cured.

SEEPAGE IN CONCRETE BLOCKS — Thompson's Water Seal puts a deep-penetrating seal into concrete blocks to help maintain texture and color and to protect for 5 years or more against moisture seepage, leakage, stains, paint blistering and peeling.

JOB FOULED UP BY MOISTURE — unlike surface-coaters, clear, colorless Thompson's Water Seal gives all porous materials a deep-penetrating seal for 5 years or more against moisture, alkalies, salt water, many organic acids — particularly valuable for door and window sections, masonry, plywood, basements, retaining walls, stucco.

EXTERIOR SIDING WARPS AND CRACKS — Thompson's Water Seal penetrates deep into wood fibers — gives exposed structures protection for 5 years or more against weather and moisture that often cause warping, swelling, checking and grain-raising right on the job.

NEW BOOKLET WITH COMPLETE SPECIFICATIONS — contains Thompson's Water Seal end-use specifications for porous materials in building and maintenance applications . . . and for TWS use with paints, floor hardeners and Thompson's Waterproofing Redwood Stain.



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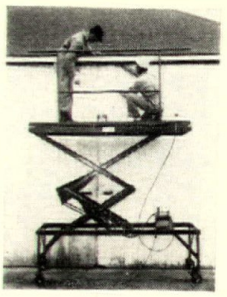
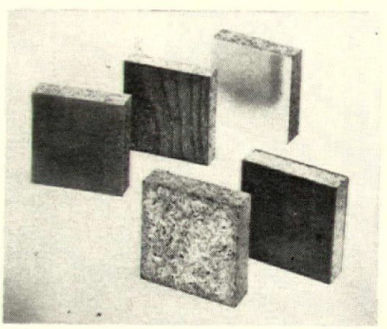


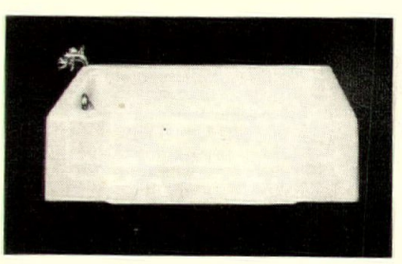
h. Portable hydraulic scaffold moves from job to job in the back of a pickup truck.

The unit weighs 860 lbs., has a lifting capacity of 800 lbs. The 2½′ x 8′ working platform, fully loaded, can be lifted up to 10′. A hydraulic pump, powered by a ⅓ hp electric motor, raises and lowers the platform; control lever is on platform. Scaffold is mounted on casters for easy mobility. The Jim Dandy Jr. sells for about $450. Adam Co., Perry, Okla.



i. Granite board, prepared from New England white pine particles, has a terrazzo-like appearance, can be laminated with a variety of surfaces as shown in the photograph.

The granite board is said to have good insulating and sound-absorbing properties and to give an excellent painting surface. Material weighs 40 lbs. per cu. ft., has a tensile strength of 1,600 psi and a modulus of elasticity of 225,000 psi. It comes in standard 4′x8′ panels in thicknesses ranging from ⅜″ to 1 3/16″ in 1/16″ gradations. Thickness is precision controlled to .005″. 4′x8′ panel in ½″ thickness costs about $126 M; ⅝″, $150 M; ¾″, $173 M, f.o.b. National Starch Products, Inc., Goffstown, N. H.



j. New low tub has a wide-rim utility seat for bathing and drying off children, and for storing bathroom accessories at point of use. LoSeat is only 14″ high, 5′ 1. It comes in white or seven pastel colors, is available for right- or left-hand outlet. Richmond Plumbing Fixtures Div., Rheem Mfg. Co., Metuchen, N. J.

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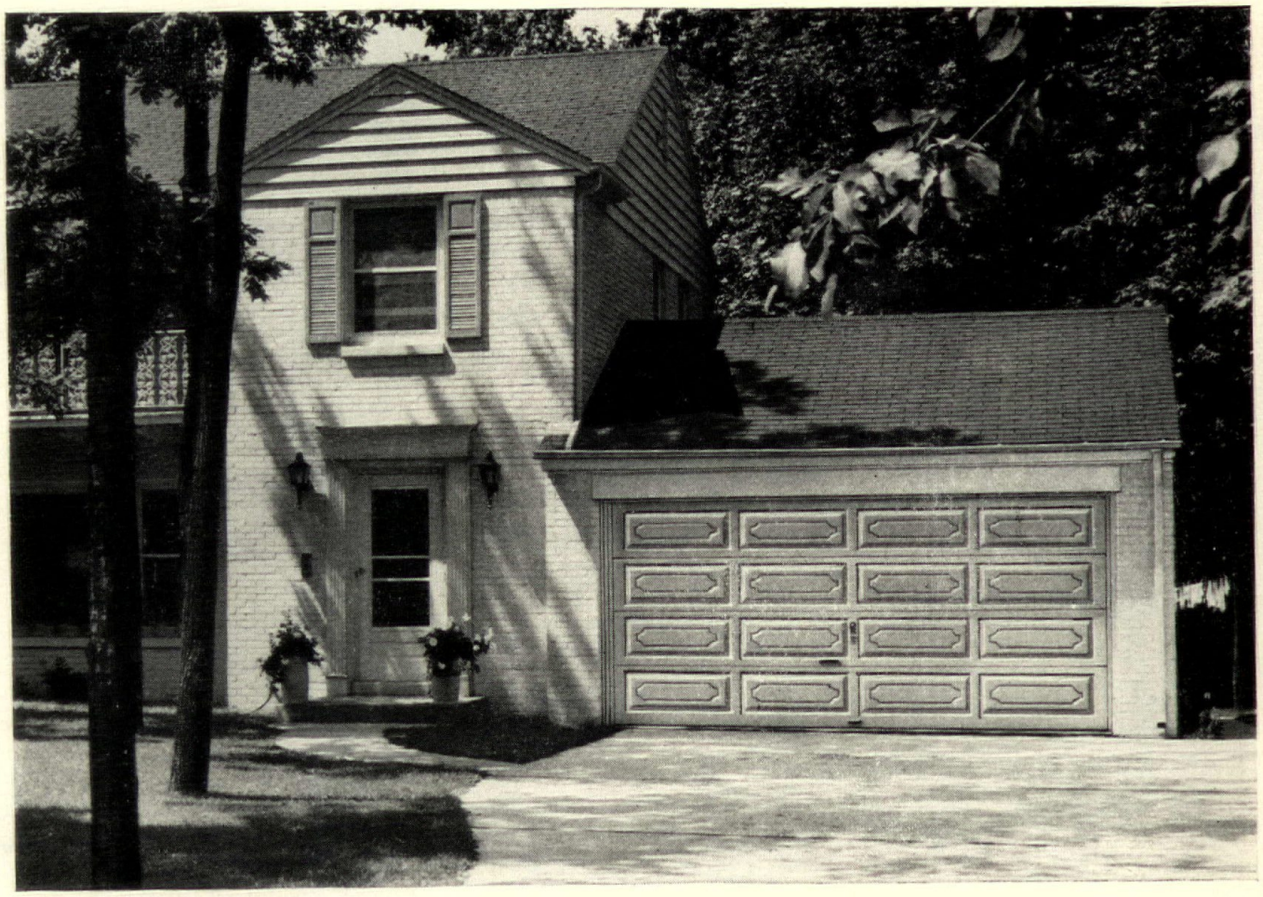

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the Door of Opportunity to the remodeling boom

Residential remodeling is sweeping the country to the tune of 10 billion dollars yearly. And plenty of that is being spent on garages.

Home improvement is the keynote, so deluxe features predominate—but make no mistake, home owners demand *value,* too. Quality . . . convenience . . . value—all features you find in Ro-Way overhead type garage doors.

From the long line of Ro-Way styles and sizes, you select standard or decorative panels to please any taste. You have more freedom of design, too, with Ro-Way models to meet almost any headroom requirement.

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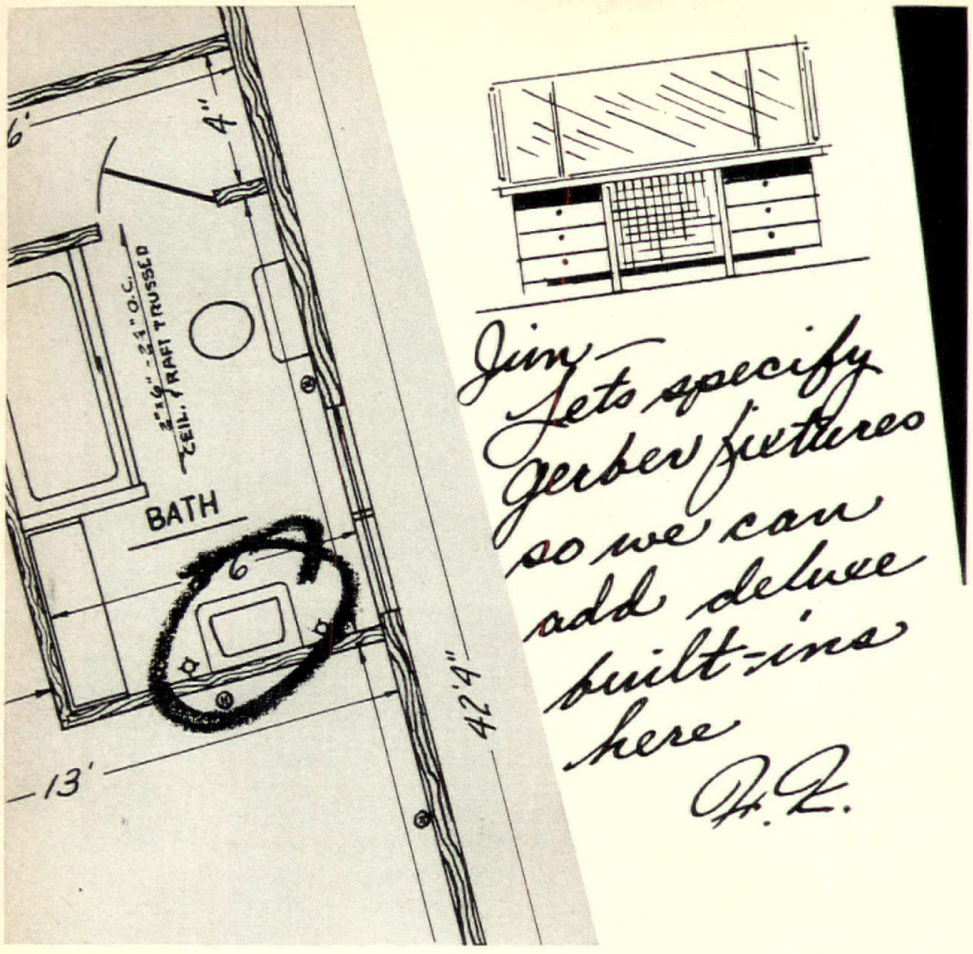

Sensibly priced Gerber Plumbing Fixtures give you full value for your plumbing dollar. You can install the smartest fixtures and bathroom "extras" too.

Add the "extras" that mean smarter bathroom designs...at no extra cost

You can design a more interesting bathroom without increasing costs when you specify Gerber Plumbing Fixtures. Here's why . . .

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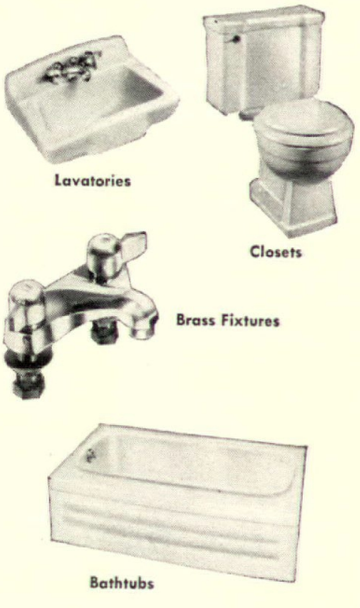
Gerber *styling* enhances your bathroom design. Gerber's complete line of brass, vitreous china ware, and steel enamel ware is smartly styled . . . easy to install. Gerber offers fixtures in 5 colors and white to fit most decorating schemes.

Why not see a Gerber representative before you specify plumbing fixtures for your next building or remodeling job?



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Gerber Plumbing Fixtures Corp., 232 N. Clark St., Chicago 1, Ill.

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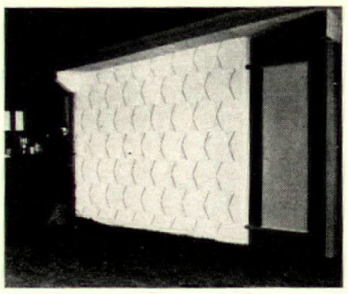
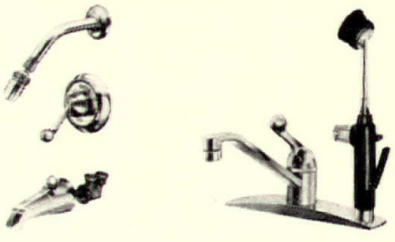
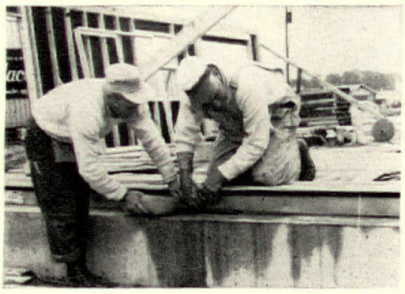


k. Look at the texture you can get indoors and out with a new masonry block called "Shadowal." A built-in patterned surface on each block face is made by means of a ⅜" angled recess. By using the blocks in various combinations, you can build a wall of hexagons (shown here), diamonds, octagons, hexagrams and diamond basket-weaves. Block is 8"x8"x16". For more information, write the National Concrete Masonry Assn., Chicago 3, Ill.



l. Delta products for bath and kitchen are, in order of appearance, a brand-new single handle tub and shower assembly and a single handle faucet with spray rinse or dishwasher handle attachment, available for three-hole sinks and beamed at the remodeling market. Both faucets have one moving part—a specially hardened and ground ball operating in a socket joint. Temperature and water volume are controlled by one-hand operation. Kitchen faucet with spray rinse or dishwasher ranges in price from $24.95 to $32.95. Tub and shower model cost about $30.95. Delta Faucet Div., Masco Screw Products Co., Dearborn, Mich.



m. Here's a new sill sealer, said to prevent air or water leakage between the slab and 2x4 sill. A joint development of Place & Co. and US Rubber Co., the sill-sealer is a continuous strip of US Rubber's Ensolex, ⅜" thick and 3½" wide. Wall weight forces this flexible material to completely fill space between sill and slab, forming a gasket against air and moisture. Joints in the sill sealer are cemented with contact adhesive. As shown above, Ensolex strip is nailed to sill bottom before assembled walls are tilted up. Place & Co., Inc., South Bend, Ind.

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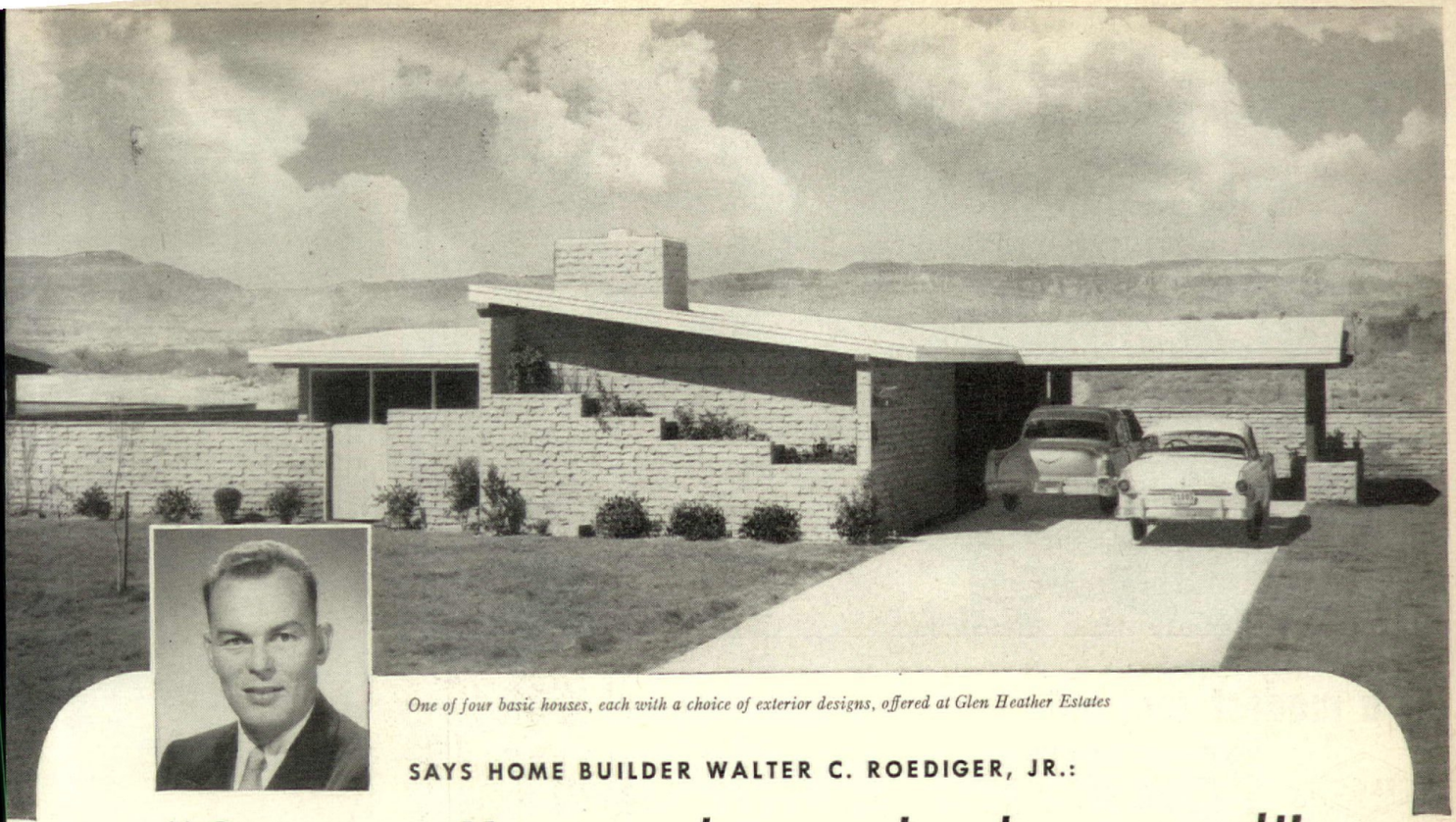


One of four basic houses, each with a choice of exterior designs, offered at Glen Heather Estates

SAYS HOME BUILDER WALTER C. ROEDIGER, JR.:

"Concrete Masonry has real sales appeal"

The Lusk Corporation, Tucson, Ariz., winner of three national awards for Neighborhood Development, has already sold more than 100 concrete masonry homes in its latest development, Glen Heather Estates, in Las Vegas, Nevada.

The houses in this development feature three and four bedrooms with two baths. They range in size from 1,650 to 1,850 sq. ft. of floor space and are priced from $18,000 to $25,000. Plans call for several hundred additional concrete masonry homes.

Describing their extensive experience with concrete masonry house construction, Walter C. Roediger, Jr., Vice President, has this to say: "One of our trademarks is the use of exposed masonry interior and exterior walls. We have found that the versatility of concrete masonry block—its joint treatment, designs, colors and textures—is a definite sales appeal.

"In addition, masonry enables us to translate material and construction savings into more living space for our home buyers."

Like the Lusk Corporation, many of America's most successful builders are featuring concrete masonry construction. They know that its versatility and beauty have real sales appeal and that concrete masonry results in better and more comfortable houses. These houses have unequalled resistance to decay, termites, moisture, storms and fire.

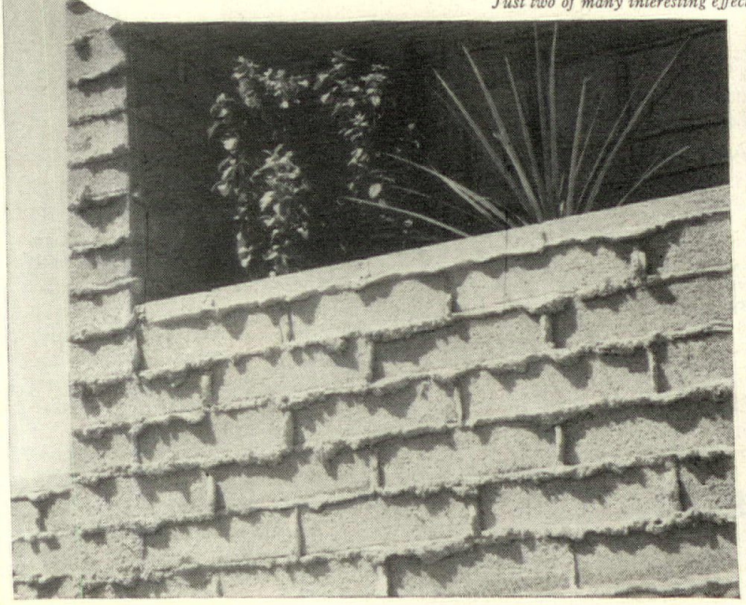
Take advantage of concrete masonry's added sales power. Write for a free color booklet on concrete masonry homes, distributed only in U.S. and Canada.

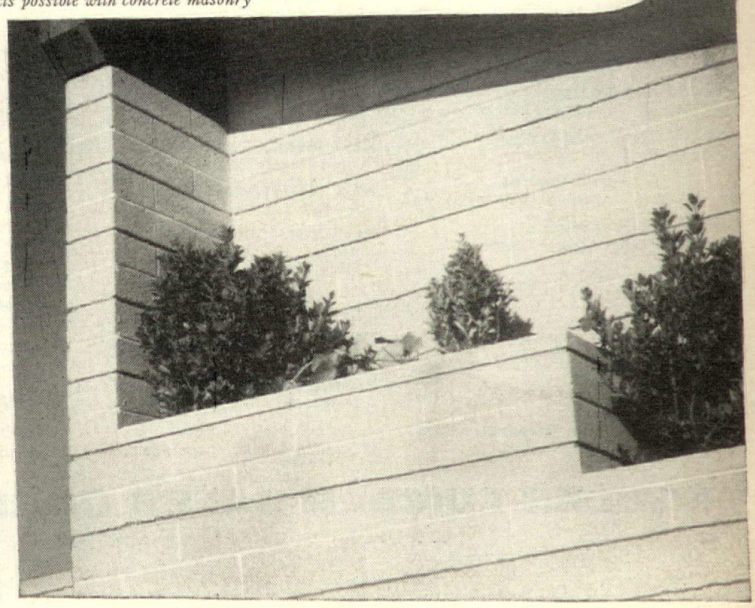
PORTLAND CEMENT ASSOCIATION

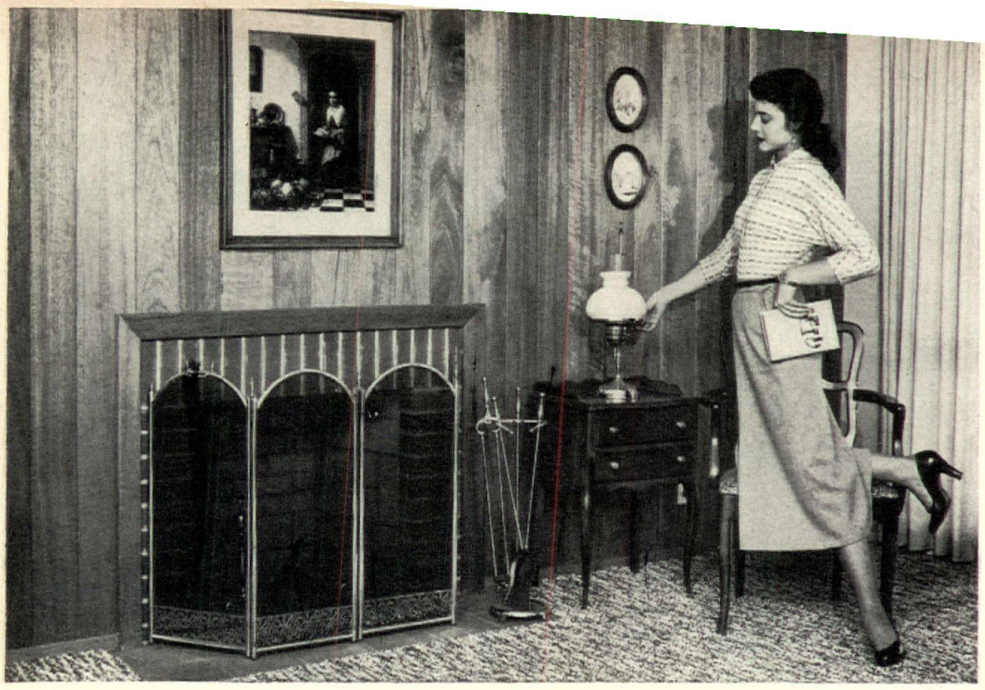
Dept. A8-94, 33 West Grand Avenue, Chicago 10, Illinois

A national organization to improve and extend the uses of portland cement and concrete through scientific research and engineering field work

Just two of many interesting effects possible with concrete masonry







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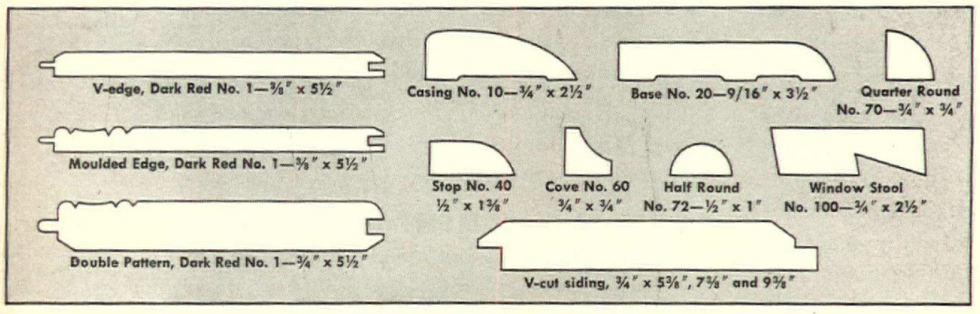
Ilco Philippine Mahogany can often be the all-important difference between a sale and a "maybe." And your investment in it is so modest that its value far outweighs its cost. Builders everywhere are well aware of the growing demand for paneling. The wisest are making the most of this consumer preference by using rich, distinctive Ilco Philippine Mahogany.

Ilco Philippine Mahogany is uniform in texture and color. Easily worked, it resists splitting, twisting and warping. And Ilco offers you the widest selection of milled products. Choose from three types of panelings and a wide variety of moldings. Remember, it's most important to insist on fine Ilco moldings whenever you specify Ilco paneling, for no other molding can so subtly complement Ilco paneling's warm beauty.

Write today for illustrated bulletin showing our complete selection of moldings.



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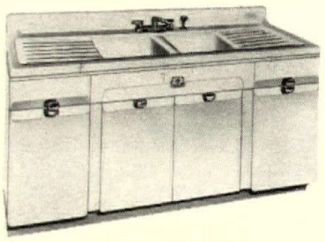
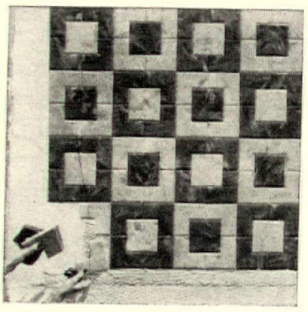
INSULAR LUMBER SALES CORPORATION

1405 Locust Street, Philadelphia 2, Pa.

n. Whirlpool Featherweight 75, is a new air conditioner that weighs less than 100 lbs., can be carried from window to window and operates on 115 v. 7.5 amp. It is 14″ from back to front, 21″ w. and 14″ h. ¾ hp compressor. The aluminum cabinet is aqua green enamel; front panel is aluminum and frosty blue with white accents. Whirlpool Corp., St. Joseph, Mich.



o. New undersink cabinets were designed for American-Standard Royal Hostess cast-iron sinks and Duplex Hostess cast-iron sink and laundry tray. This means that now you can buy sink and matching cabinet as a package. Cabinets are 34½″ h., 24½″ d. Cabinets are made in one piece, have protective guards on the handles, a recessed sub-base, fixed metal shelves. You can get two models: Custom in 72″, 60″, 54″ and 42″ lengths; Economy in 42″ length. Three knockouts are provided in base of each cabinet for installation of supplies and drain. Finish is white enamel. Cabinets are made by American-Standard, New York City.

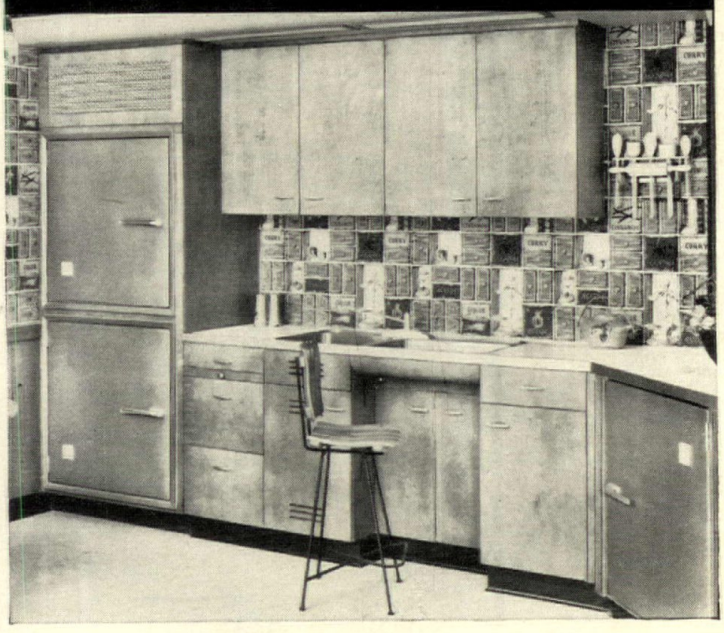


p. L-shaped tile can give you new patterns on walls, countertops, cabinets. L's are 4¼″ on a side, can be used alone, with standard 4¼″ square tile and with smaller halves, quarters and triangular eighths. These plastic tiles are made in satin matte finish, iridescent gloss finish and high lustre finish. In addition to the tile pieces listed above, you can also get outcorners, lineal corners and feature stripes. Company will give you a free kit of prints showing how to make seven basic designs for walls and four borders. All will help to give you new color and pattern in kitchens and baths. Artcrest Plastics Co., Inc., Chicago.

continued on p. 180

Revco BILT-IN

REFRIGERATORS & FREEZERS



The Architects' True Conception of Built-Ins!

Multiple Revco application, two refrigerators and two freezers.

In home planning, architects want flexibility in built-ins. Revco refrigerators and freezers provide not only flexibility, but color, beauty and convenience. No matter what arrangement your clients want, Revco's proved design keeps the units "built-in".

Here's a check list that will readily answer your questions on how Revco provides modern architects with ideal kitchen designs.

☐ Color	Stainless steel, antique copper and wood finishes plus custom matched colors.
☐ Arrangement	Horizontal or vertical freezer and refrigerator or in multiples or the new undercounter freezer.
☐ Models	8.4 moist-cold refrigerator—5.7 freezer—8.1 ice maker refrigerator.
☐ Capacity	A typical vertical or horizontal installation of freezer and refrigerator gives 14.1 cu. ft. of storage space.
☐ Dimensions	Designed to fit standard cabinet installations. 3′ modules, 24″ deep.
☐ Installation	Separate units make Revco easiest to install in kitchens of any design.
☐ Warranty	5 year warranty on *complete* refrigeration system.
☐ Information	Complete architect's information file available FREE for the asking.

Refrigerators above, loading counter between. Freezer and storage below.

Two Revco refrigerators and two freezers in horizontal line.

Get the complete Revco story today and have the information for your clients at your fingertips. Revco has prepared for you a special architect's file with all the information you need on built-in refrigeration to answer the questions your clients may have about new or remodeled kitchen designs.

REVCO

SPECIALISTS IN REFRIGERATION • DEERFIELD, MICH.

SEND TODAY

REVCO, INC., Deerfield, Mich., Dept. HH-87
Please send me my free architect's information file on Revco Bilt-Ins.

Name_____

Address_____

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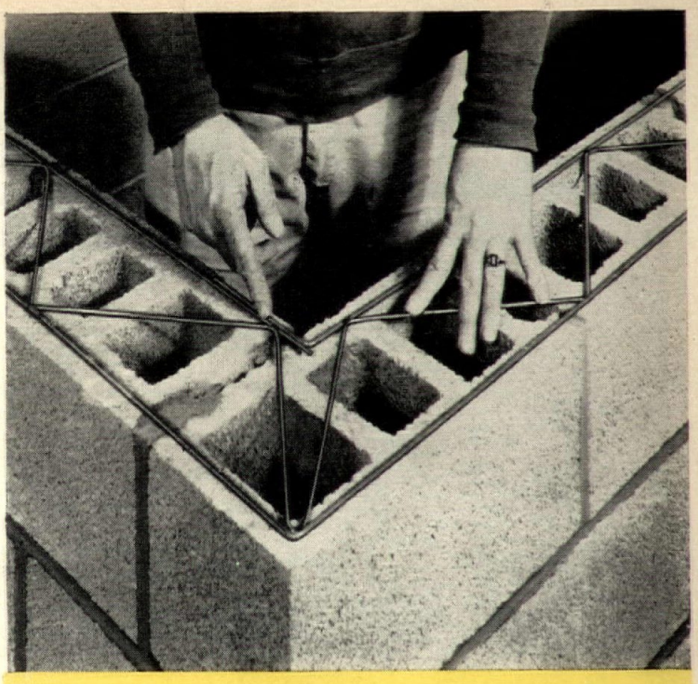


Reputations in the Building Trade, Like Masonry Walls, Rely on DUR-O-WAL for strength!

Throughout the nation leaders in the building industry are depending increasingly on Dur-O-waL, the masonry reinforcement of proven performance. This high quality, custom-fabricated reinforcement sets the standard for the world.

Masons prefer Dur-O-waL because its butt-welded rods lie straight and flat in tight mortar joints. Architects specify it because **Dur-O-waL has more pounds of steel per foot** and double mortar locks to assure permanent walls of flawless beauty. Safeguard your reputation for sound judgment by insisting on the finest. Accept no substitutes. Choose Dur-O-waL . . . available everywhere.

TRUSSED DESIGN

BUTT WELD DEFORMED RODS

DUR-O-WAL

RIGID BACKBONE OF STEEL FOR EVERY MASONRY WALL

Dur-O-waL Div., Cedar Rapids Block Co., **CEDAR RAPIDS, IA.** Dur-O-waL Prod., Inc., Box 628, **SYRACUSE, N. Y.** Dur-O-waL of Ill., 119 N. River St., **AURORA, ILL.** Dur-O-waL Prod. of Ala., Inc., Box 5446, **BIRMINGHAM, ALA.** Dur-O-waL Prod., Inc., 4500 E. Lombard St., **BALTIMORE, MD.** Dur-O-waL Div., Frontier Mfg. Co., Box 49, **PHOENIX, ARIZ.** Dur-O-waL, Inc., 165 Utah St., **TOLEDO, OHIO**

HOME BUILDERS' SEWAGE PUMPING GUIDE

5 pumping problems ... and the engineers' solutions

1 PROBLEM: A builder who was erecting 50 homes found that he could pump sewage to the municipal sewerage lines ... but that his pumping station probably would be abandoned in less than 5 years when the municipality built a larger station to serve his and anticipated adjacent developments.

SOLUTION: His consulting engineer drew up plans for a pumping station, employing a vertical enclosed shaft pump installed in a dry pit. Yeomans supplied the equipment in package form ... ready for installation in the concrete pit. When the station is abandoned, the pump can be removed and reinstalled elsewhere.

Complete pumping station cost **$125.00** per home.

2 PROBLEM: A land developer who was planning for 75 homes was told that he must put in a sewage pumping station to meet the codes of the adjoining village. Location of the station required that it take a minimum of space, be odor-free and clog-proof, and easy to install and maintain.

SOLUTION: The engineers designed a low-cost pumping station equipped with a Yeomans Pneumatic Ejector ... the "package" Expelsor®. This is a complete, factory-assembled and wired, self-contained unit, with built-in controls and ready-mounted air compressor. It's ready to set in place, connect, and put into operation.

The complete station cost **$120.00** per home.

3 PROBLEM: A builder of 150 homes in a nonseweraged area had no room for a sewage pumping station above ground. Moreover, because of ground conditions, an underground station with concrete walls was not practical. A second consideration was the cost of equipping and installing the station.

SOLUTION: His consulting engineer recommended the Yeomans all-steel, factory-assembled, underground station. Inside the watertight steel tank are two vertical centrifugal pumps, the pipes, the valves and controls, a dehumidifier, etc.—the completely equipped station. The contractor had only to lower and anchor it in the ground and make the connections.

Cost of complete station **$105.00** per home.

4 PROBLEM: A planned community of 1000 executive and professional men's houses was to have independent facilities except for water and sewerage ... civic center, fire and police protection, parks, etc. A permanent sewage pumping station was to be installed under the street approaching the shopping center. The location made it imperative that there be neither sanitary nuisances nor periodic maintenance.

SOLUTION: The engineers put a Shone® with mechanical controls in the concrete pit under the street ... but installed the air compressor powering the ejector in the nearby firehouse. To date, the ejector has required *no* maintenance. The electrically operated air compressor is easily accessible for lubrication and routine inspection above ground ... and gets preventive maintenance because of its location.

Cost of complete station **$30.00** per home.

5 PROBLEM: A subdivider was putting up 1500 new homes. Sewer lines for the entire development led to a central collecting well, and sewage was to be pumped from here into the metropolitan sanitary district system. The sewage lift station was disguised as a limestone gatehouse at the entrance to the golf course.

SOLUTION: The consulting engineer considered using Yeomans Vertical Dry Pit Pumps, but because there was ample space, recommended horizontal pumps for easier service. Both types of pumps have the large capacity required ... and the desired sustained efficiency.

Cost of complete station **$24.00** per home.

Yeomans has specialized in the design and manufacture of sewage pumps for 60 years. These cases have been selected from a wide range of pumping problems solved by Yeomans pumps. Yeomans welcomes the opportunity to work with your engineer in selecting the equipment which will give the greatest over-all economy in your case.

YEOMANS
SINCE 1898

A complete line of centrifugal and pneumatic sewage pumps. Sewage treatment systems for 1 home or 10,000!

Please send information on a sewage pumping station for_____(number) homes to my engineer, who is

name_____

firm_____

address_____

city_____ zone___ state____

YEOMANS
2003-8 N. Ruby St., Melrose Park, Illinois

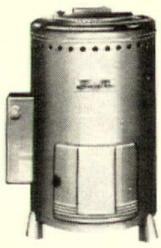
name_____

company_____

street_____

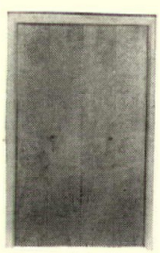
city_____ zone___ state____

for further details check numbered coupon, p. 198



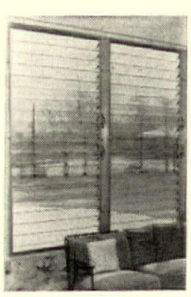
q. Crane's new gas-fired incinerator is 38 7/16" high, 27 3/16" wide. You can get one of two models: liquefied petroleum gas model rated at 10,000 BTU input per hour; natural, mixed or modified gases model rated at 12,000 BTU's.

Capacity of unit is two bushels. There's an automatic timer regulating the main burner and a safety shut-off. Dual purpose pilot has an upper flame that incinerates average daily waste accumulations, a lower flame for igniting main burner to handle larger loads. Bottled gas model costs $120; piped gas, $125 not installed. Crane Co., Chicago 5, Ill.



r. Packaged folding door is used on closets, passageways and as a room divider.

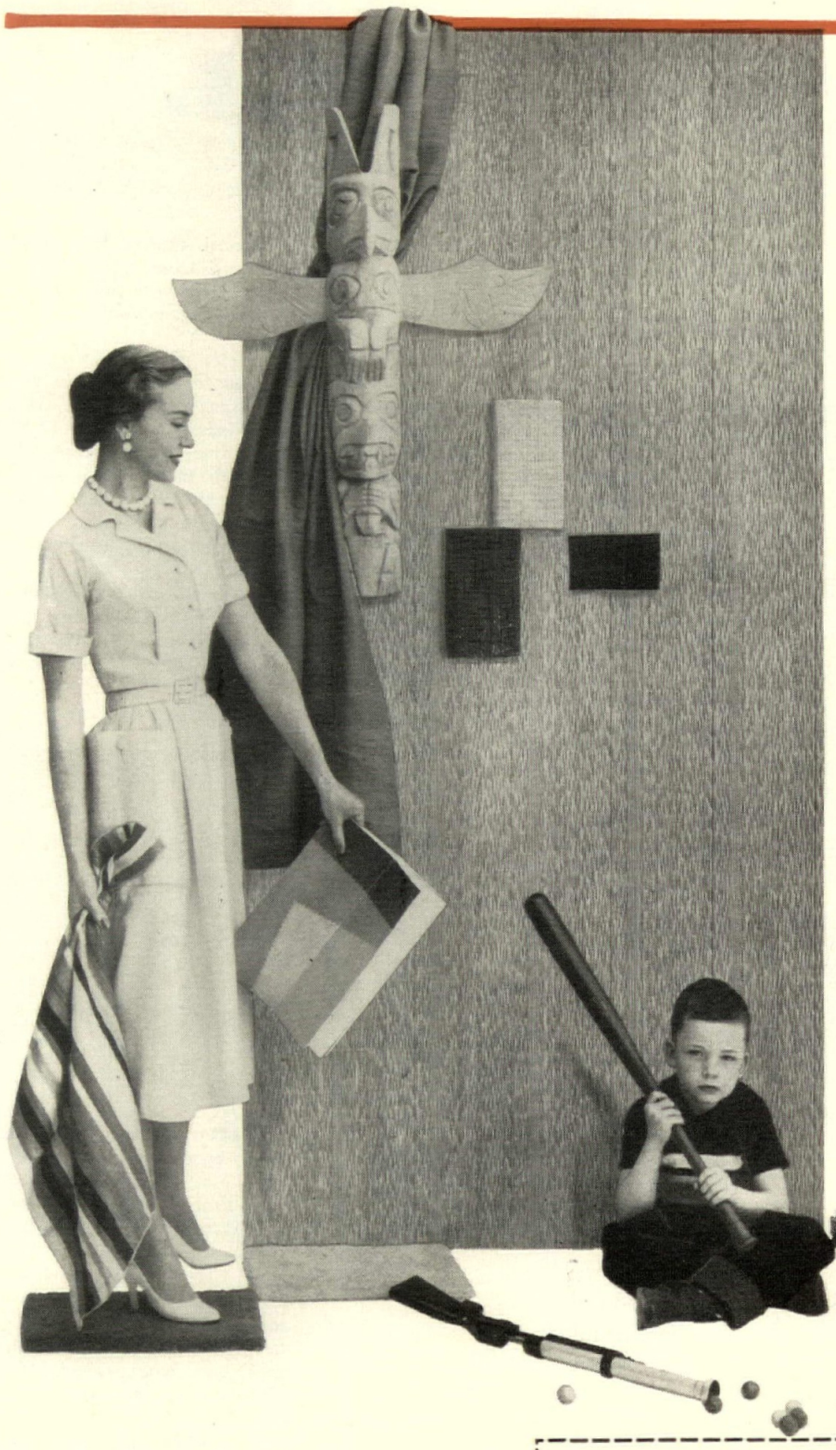
The unit comes with hardware in a carton, all ready to install. Doors are 1⅜" thick, and you can get standard two and four-door units for openings from 2' to 6' wide, 6'8" to 8' high. Tongue and groove meeting stiles are claimed to give closed doors a secure fit. You can get panels in any commercial species of natural wood. Paine Lumber Co., Ltd., Oshkosh, Wis.



s. Aluminum jalousie windows can be ordered assembled or knocked down in standard or standard KD sizes. Installation for KD units required only a screwdriver and eight screws. Among the features of the jalousie window is a crank-type worm gear operator which locks glass in any position. Extended drip cap is integrated with head, and sloped sill allows for free drainage of moisture. Jamb, head and sill are weatherstripped with vinyl. A recessed overlapping screen is interchangeable with a weatherstripped storm sash. Stanley Building Specialties Co., North Miami, Fla.

continued on p. 182

RUGGEDNESS AND BEAUTY HELP CINCH HOME SALES



SIMPSON FIR PLYWEAVE

Fir Plyweave attracts prospects because it is not only beautiful—it is also a rugged plywood paneling that keeps its beauty under rough treatment! It's the kind of a plus that sells homes on sight!

Plyweave is also popular with builders because it goes up quickly. It comes in easy-to-handle 4 x 8 sheets and its deeply-embossed, textured surface makes nail holes almost invisible—no time-consuming puttying required. Its special pattern butts without matching.

And although Plyweave is low in cost, it adds greatly to the appearance value. So for the magic touch that makes your homes sell, use Simpson M & M fir or redwood Plyweave. It can be stained, painted or two-toned. It can be put up vertically, horizontally or in squares.

You can also rely on Simpson for Acoustical, Insulating Board and Hardboard Products, plus a complete line of specialty plywood and doors.

This section of Plyweave shows the deeply-embossed pattern.

Simpson M&M

PLYWOOD & DOOR PRODUCTS

Simpson Logging Company, Sales Office,
Plywood & Doors, Room 803-A
2301 N. Columbia Blvd., Portland 17, Oregon

FREE Plyweave sample together with Simpson's new 36-page booklet. "Manual on Finishing Plywood" has 68 full-color finish illustrations plus decorating ideas and suggestions for the use of plywood in the home.

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ADDRESS _____

CITY _____ ZONE _____ STATE _____

PLEASE PRINT PD-72

METALBESTOS "SAFETY SYSTEM"

This METALBESTOS "Safety System" seal... helps you sell quality gas venting!

Point out the red-and-black Metalbestos "Safety Seal" to home-buying prospects. Tell them it stands for an all-Metalbestos gas vent, installed according to the scientifically-proven Metalbestos "Safety System."

Quality symbol of gas vent safety, the Metalbestos "Safety Seal" is a visible guarantee that you've built in *total* gas heating comfort . . . by installing a permanently safe Metalbestos gas vent.

Find out how the new Metalbestos "Safety System" can lower installation costs . . . solve your gas vent problems. Write Dept. D-8

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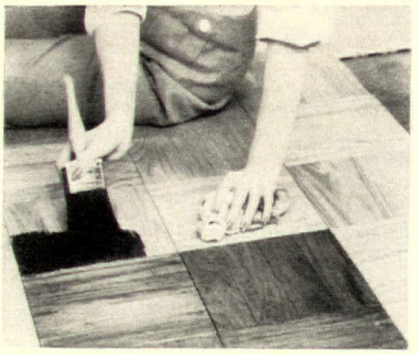
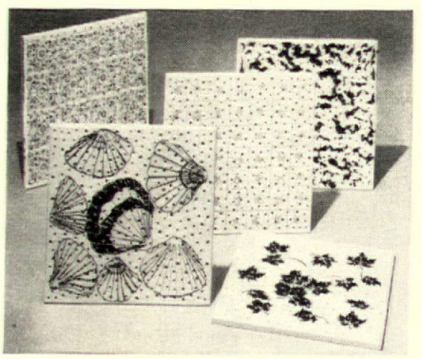
METALBESTOS DIVISION
WILLIAM WALLACE COMPANY · BELMONT, CALIF.



t. Wood stains for finishing walls and floors come in a range of 49 pastel shades that you can use in addition to basic mahogany, walnut and other natural colors.

A color deck, which you can now find at your dealers, will give you an idea of how many variations are available. Standard wood stains cost about $1.65 a quart; Dramatone tinting colors, which you can mix with the standard stains to get any one of the 49 pastels, cost 38¢ for a quarter-ounce tube. Prices may vary slightly, according to the area in which you live.

The manufacturer also puts out a small booklet on wood finishing techniques, includes diagrams and charts to elaborate the text. The Glidden Co., Cleveland 2, Ohio.



u. Patterned acoustical tile gets its design by means of a silk screen process. The tile is waterproof, washable and color fast. Process was developed by Danish chemist George Berlich, who worked on similar developments for washable wallpaper. Tests indicate that silk screening has no effect on tile's acoustical properties. As company is now set up, you supply the tile, turn it over to the firm, Acousticolor, Inc., who does the decoration, returns you the tile. Mostly random tile is used.

Acousticolor Inc. has another special process called "dispersed white" which cuts glare from white tile, but still gives maximum light reflection. According to company officials, a tract builder can install this tile at the same cost as a standard ceiling without plaster. On one recent remodeling job. The bid to replaster a ceiling come in at $632, Acousticolor, Inc. reports, while covering the old plaster (including the furring strips) with Acousticolor tile come to only $183. Prices range from 10¢ per tile for plain colors including waterproofing, 15¢ per tile for a standard design (70 in all) and 25¢ a tile for gold and silver work plus the cost of the tile. Acousticolor, Inc., Van Nuys, Calif.

continued on p. 185

Just look at the diversity of this hardware line!

National

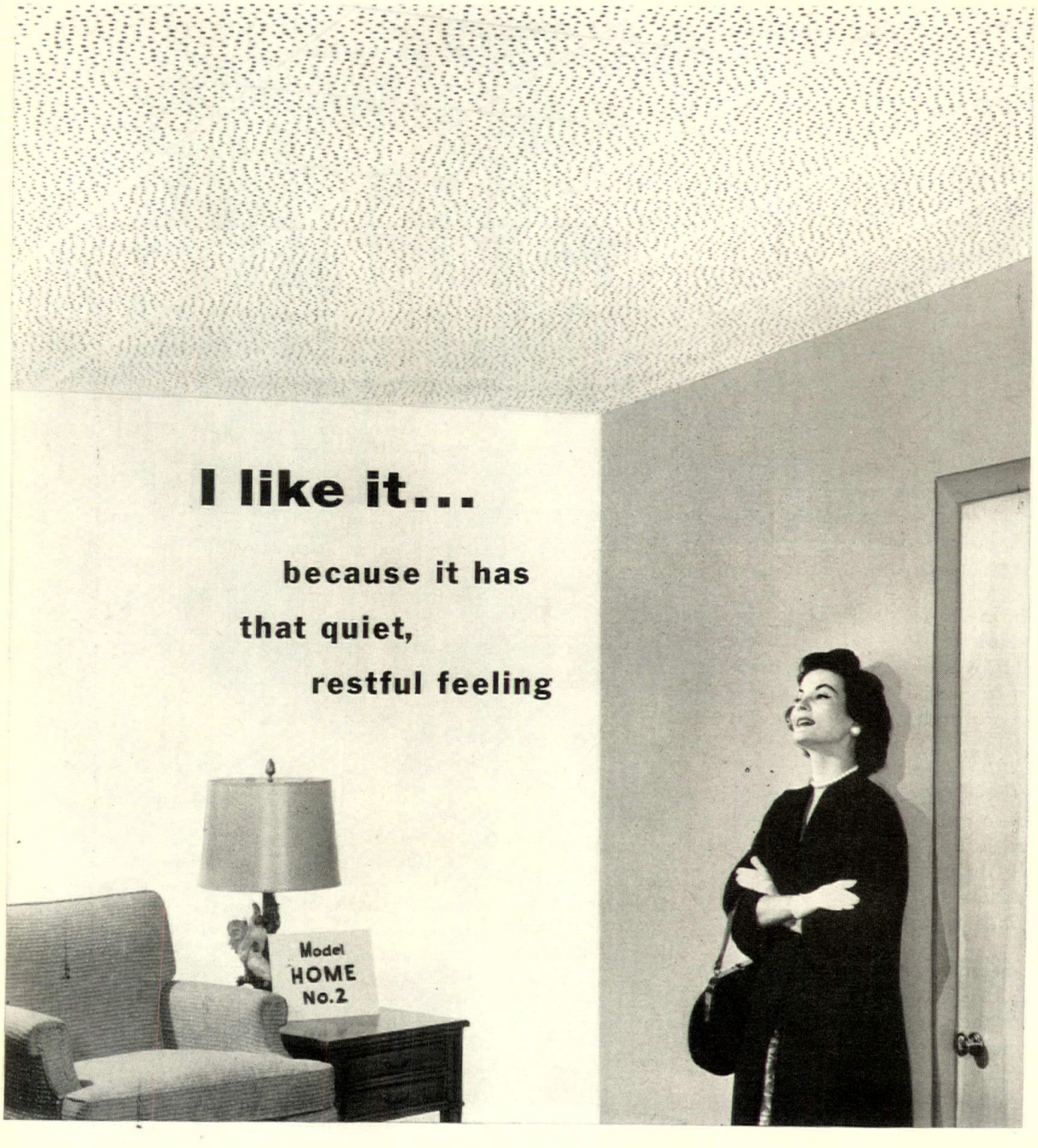
Here you will find over 300 hardware items in a variety of sizes, weights and finishes to adequately fill practically every request of your trade for builders' hardware.

All hardware is designed and manufactured to one high standard of quality with the best basic materials used to provide strength and wear even beyond the usual life expectancy.

The designs of the hardware are modern and practical with precision construction throughout to insure the ultimate in friction-free operation regardless of varying temperature changes or strenuous daily use.

We recently introduced a new "Visual Pack" that can be furnished dealers when they order. Hardware and all component parts are visible at a glance when on display in these polyethylene bags. Full information regarding the limited number of hardware items now available in this new "dress package" will be supplied upon request.

National MANUFACTURING CO ★ STERLING ILLINOIS



There's a big trend towards *more quiet* in the home. Increasingly, home buyers are becoming noise-conscious, especially in open-plan houses where untamed sound can rub nerves raw.

Nu-Wood® acoustical tile on ceilings is the answer. It takes the nuisance out of kitchen noises, TV noise, playroom noise.

Two kinds of Nu-Wood acoustical tile are available for your choice. There's the random-drilled style, with the noise-trapping holes distributed in a pleasing, irregular pattern. There's the regular-drilled tile, with the holes in soldier-like formation. Both types have a unique, light-reflecting surface that makes rooms brighter and more cheerful. Both have the narrow, painted bevels that make a ceiling look "all-in-one."

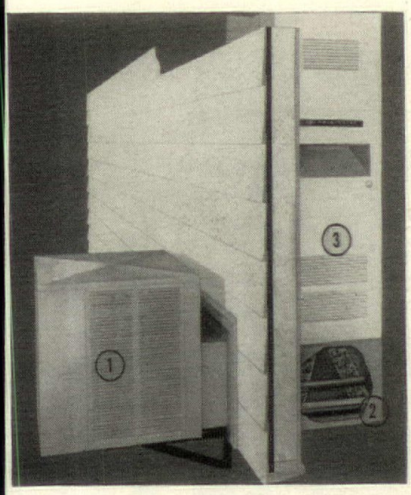
Both types of Nu-Wood acoustical tile are easy to apply—with staples, Nu-Wood clips, nails or adhesives. Both are designed for lifetime service. Wood Conversion Company, Dept. 236-87, First National Bank Building, St. Paul 1, Minnesota.

Sold by lumber dealers

NU-WOOD

acoustical and decorative tile

for further details check numbered coupon, p. 198

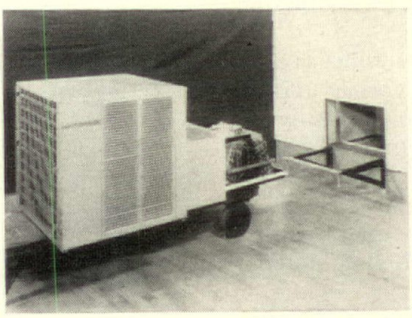


v. This central air conditioner slides through the outside wall of the house—and right into the furnace, see above. It does away with the need for long refrigerant tube connections because the cooling coils (2) are a part of the condensing unit package that goes through the wall into the furnace plenum (3). Refrigerant tube connections are made by manufacturer. Condensing unit (1) remains outside house.

This experimental unit is installed in NAHB's Research House at Kensington, Md. (H & H, July '57).

In case a homeowner wants to add cooling unit later, you can plan for it by making an opening in the wall, lined up with the furnace plenum, all ready for through-the-wall installation of the refrigeration package. Plywood panels and insulation close opening until equipment is installed.

In the Research House, the system includes a vertical down-flow gas furnace of 105,000 BTU input capacity, a 2-ton capacity air-cooled condensing unit (230 volt, single phase) and 2-ton capacity, inverted V, evaporator cooling coils with plenum.



Cooling coil and air-cooled condensing unit, complete with refrigerant tubes, make up the factory-packaged unit, shown above ready for installation.

Since all components of the system are readily accessible, servicing and maintenance is simple. The housing of the condensing unit, mounted on the wall bracket outside, is equipped with removable panels. Even the condensing unit and coil assembly can be pulled out of the wall from the outside for servicing. New unit is a product of the Engineering Div. of Frigidaire, Dayton 1, Ohio.

see Publications p. 187

now the only
double hung windows
with **3-WAY**
ACTION

IT SLIDES UP!
Looks and works like a regular double hung window.

IT SLIDES DOWN!
With full-height up-and-down movement of both sashes.

IT TILTS!
Both sashes can be tilted easily inward to any desired angle.

The TWIN/TILT WINDOW is a complete wood unit that operates on newly designed hardware which requires no weights, no pulleys or cords. Works easily and quietly, without rattles, sticking or binding. Hundreds of sizes in beautiful modern designs. All windows are completely assembled, with glass and hardware installed.

AVAILABLE PRE-GLAZED WITH 1/2" THERMOPANE INSULATED GLASS • FULLY WEATHERSTRIPPED • TILTING DOES NOT INTERFERE WITH STORM SASH OR SCREEN • ALUMINUM SCREEN • WORKS PERFECTLY WITH AIR CONDITIONER

Contact the distributor in your area

SOME PROTECTED DISTRIBUTOR AREAS OPEN

Does not require stocking complete unit — hardware will fit your stock modular double hung frames and sash.

TWIN TILT

BROWN-GRAVES CO.
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* T.M. Reg. Pending U.S. Pat. No. 2,666,235

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Gives healthful, full-window no-draft ventilation. Perfect for nurseries — bathrooms — bedrooms.

Easy, safe, outside cleaning from inside the room. True "table-top" cleaning without stretching, without ladders, without any danger — and without interfering with screen or storm sash.

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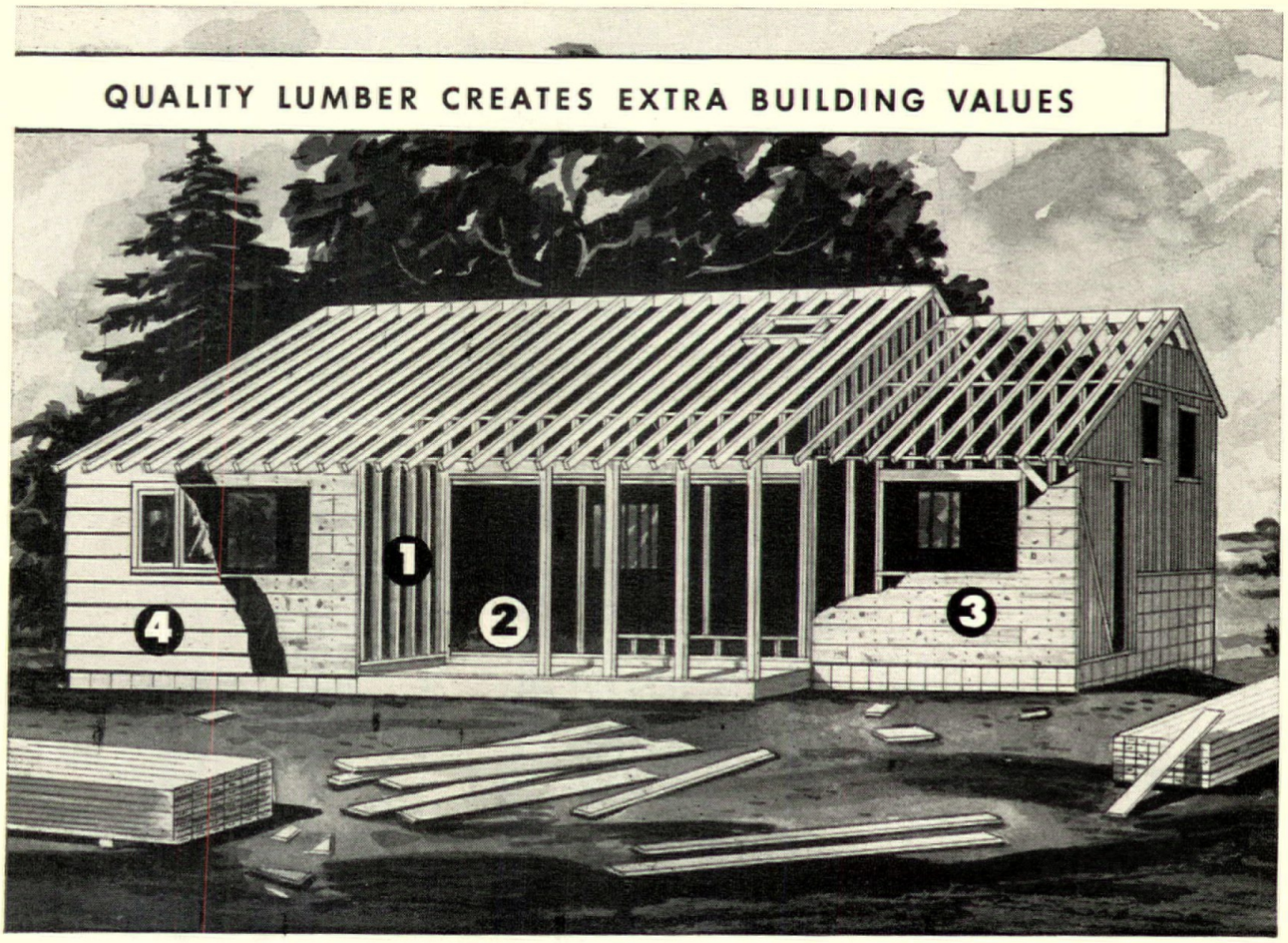


Many Builders Prefer Weyerhaeuser 4-Square

Kiln-dried Lumber

Today's home buyers have a sharper eye for value than ever before. Many are "second home" buyers. They have learned the importance of sound construction... the "hidden values" which protect their investment. They know that kiln-dried lumber adds strength to the structural framing of their home . . . protects against warping and shrinking.

That is why builders use Weyerhaeuser 4-Square trademarked lumber. All Weyerhaeuser 4-Square Lumber is kiln-dried to help deliver many extra building values to homeowners: (1) Kiln-dried Framing and Rafters; (2) Kiln-dried Joists; (3) Kiln-dried Sheathing; (4) Kiln-dried Sidings and Finish items.

Weyerhaeuser 4-Square Lumber is available in a broad choice of species, grades, and items. Every item is scientifically seasoned for greater stability and nail-holding properties. The lumber is also uniformly graded and precision manufactured.

These are values which home buyers appreciate . . . values which help builders deliver "more" for the money—while enhancing their reputation as quality builders.

WEST COAST HEMLOCK—one of the variety of species—is often called the "Ability Wood" because it is so versatile, serving dependably for framing and sheathing as well as for flooring, siding, molding, and other finish uses.

WEYERHAEUSER 4-SQUARE

WEYERHAEUSER SALES COMPANY • ST. PAUL 1, MINNESOTA

for further details check numbered coupon, p. 198

679. "Fine Hardwoods" brochure. Fine Hardwoods Assn., Dept. HH, Chicago 11.

You'll find here illustrations of hardwood wall treatments which will give you some idea of the range and variety of the fine hardwood paneling available. Folder also lists names, addresses of US firms producing fine quality hardwood veneers and lumber.

680. Architectural Index for 1956. The Architectural Index, Dept. HH, 517 Bridgeway. Sausalito, Calif.

Here's the latest index of articles published in 1956 by seven periodicals in the building field. Articles are indexed by subject, rather than title, giving you an immediate reference guide to all the articles published on a given subject.

681. Ceramiduct booklet. Harry O. Donnelly Co., Dept. HH, 34 Frank Blvd., P.O. Box 5285, Akron 13, Ohio.

Ceramiduct is a low cost heating duct material for radial and perimeter heating. In this eight-page book, you'll find detailed specifications with typical installation plans and sectional drawings of the duct system, design information including tables of floor heat loss factor, required duct sizes and minimum register free area necessary for feeder lengths up to 10′, 20′, and 30′. Instructions for laying and jointing Ceramiduct with Cerami-Tape are featured.

682. How Comfort Engineering Helps Sell Houses. Owens-Corning Fiberglas Corp., Dept. HH, Toledo 1, Ohio.

Merchandising the hidden values in your house is equally as important as any other part of a model home program. This little booklet tells you why home buyers will be interested in Fiberglas insulation, how you help point it out to them, and what Owens-Corning does to help you sell the buyers.

683. Rittling Baseboard Radiation. The Rittling Corp., Dept. HH, Buffalo, N. Y.

Catalog BB-55A (one of two from this company) gives you complete data on five lines of baseboard radiation and includes ratings and dimensions on all Rittling custom, prefab and heavy duty types.

Catalog FT-55 is a 20-page book on finned-tubes and enclosures and covers 15 basic heating elements and Rittling "F" sloping top, "E" flat top, Sil-Vector and Sil-N-Wall enclosures.

684. Insulrock Catalog. Insulrock Co., Div. of Flintkote Co., HH, East Rutherford, N. J.

Here's a roof deck material that's strong, lightweight and incombustible with high thermal insulation and acoustical absorptive properties. Insulrock characteristics are given, building applications of Insulrock slabs are included, as are the necessary specifications. Back cover lists typical installations by states, provides a grouping of distributors.

685. Bathing Beauties. AllianceWare, Inc., Dept. HH, Alliance, Ohio. 12 pp.

The ones shown here refer, of course, to AllianceWare's line of bathtubs, lavatories, toilets and sinks. You'll find dimensions and installation instructions, too.

continued on p. 190

"We'll be warm in winter's cold — cool in summer's heat... Thanks to *REFLECT-O-RAY"

Proof of the product is in its performance — and its relation to costs. That's why a growing number of builders are taking advantage of insulation materials faced with REFLECT-O-RAY. In new or remodeled homes, costs are lower . . . insulating results better for REFLECT-O-RAY helps keep homes winter warm and summer cool. Its millions of tiny, sparkling, mirror-like flakes (which are bonded to tough, durable kraft) provide a *more efficient* type of heat reflecting surface. "Young Moderns" appreciate your sound judgement of usage, too, because it means savings in both fuel and air-conditioning efficiency. There's no need to fret about condensation build-up either because REFLECT-O-RAY is a natural "breather." For *comfort everyone can afford* use only insulations faced with REFLECT-O-RAY.

*REFLECTIVE "BREATHER" SHEET FACING FOR INSULATION BLANKETS AND BATTS UTILIZING ON THESE AND OTHER FAMOUS BRAND INSULATIONS:

PIGMENTED WITH ALCOA ALUMINUM — ALUMINUM COMPANY OF AMERICA

MIDWEST INSULATIONS, INC. FIBER-LITE — A SPUN GLASS FIBER INSULATION FOR HOME AND INDUSTRY

Gold Bond TWINSULATION

Sealed REFLECTIVE LINER BALSAM-WOOL Blanket Insulation STANDARD

JOHNS-MANVILLE JM PRODUCTS

JSM MINERAL FIBER Stud-Pak

REFLECT-O-RAY is an Aluminum Pigmented product of

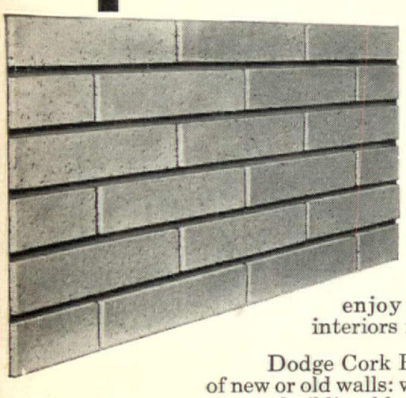
THE APPLETON COATED PAPER COMPANY

APPLETON, WISCONSIN

Just as Practical as they are Beautiful . . . that's what Architects, Builders, and Home Owners are saying about these

two NEW dodge Cork Products

for creating new, exciting interiors!



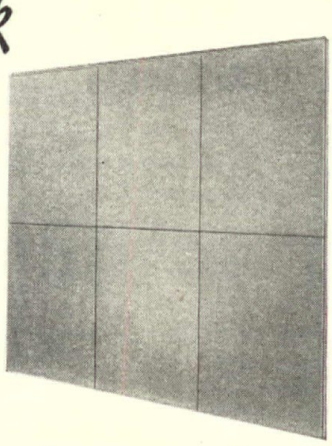
dodge Cork Brick

A new and distinctly different decorating material combining true brick texture and color, light weight, ease of application and low cost to make it possible for everyone to enjoy the exciting beauty of brick interiors in their home.

Dodge Cork Brick can be applied to all types of new or old walls: wood, plaster, fiber board, cement or concrete building block. Four attractive colors. *Write for illustrated folder.*

dodge Panelcork

A new kind of wall paneling for home or office that provides luxury as only natural cork can. Dodge Panelcork is versatile; it can be installed over finished walls or directly to studding. Standard 32" x 48" panels are cork-faced over ¼" hardboard, tongue and grooved and scored in 16" squares to give a pleasing design that's never monotonous. *Send for descriptive bulletin.*



and when it comes to floors . . . remember

only dodge offers you 3 distinct lines of cork floor tile

Vinyl-Cork Tile . . . the easy to maintain vinyl surface tile. New aqua-bloc back.

SG Cork Tile . . . the new, low maintenance, super gloss wax surface.

Standard Cork Tile . . . the quality tile at an economical price. Smooth surface; high density.

Write for catalog or see Sweet's Architectural File 13i/Do

DODGE CORK COMPANY, INC.
LANCASTER, PA.

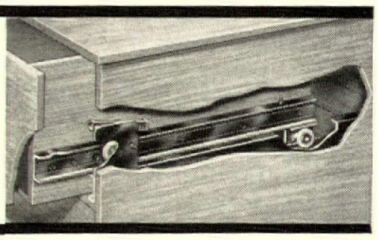
---

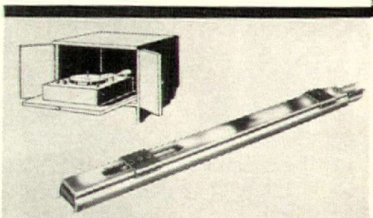
the finishing touches that make sales!

QUALITY FIXTURES FOR THE MODERN HOME

Discriminating home buyers judge your craftsmanship by those important finishing touches. K-V's established record for quality proves its complete line of drawer, sliding door and shelf hardware belongs in the finest homes.

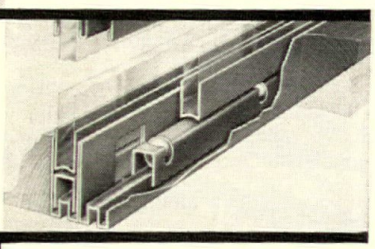
K-V Drawer Slides
are easy to install, won't jam, stick or sag. Drawers fitted with K-V slides can be easily removed and won't pull out accidentally. Slides are fitted with the finest ball bearings—some with nylon rollers. Light to heavy-duty models.

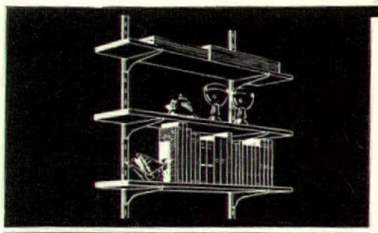




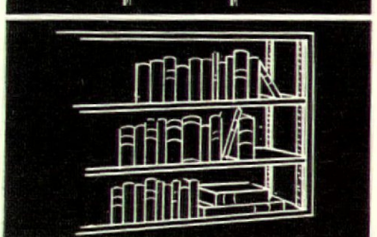
Under-Drawer Slides
are perfect for pull-out shelves or drawers in kitchen or den built-in cabinets. Same high quality steel as other K-V drawer slides, they're ideal for use in installations where side clearances are not available.

Sliding Door Hardware
assures free-running, noiseless operation always because of K-V's new improved track fitted with finest ball bearings or nylon rollers. Wide variety of steel track and sheaves for every type door. K-V 992 Roll-Ezy illustrated.





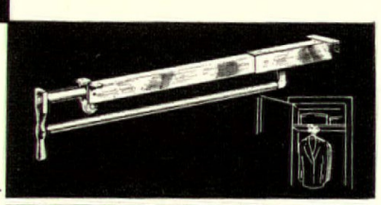
Open Wall Shelves
can be built easily and quickly with K-V 80 Standard and K-V 180 Bracket. Made of the finest steel in satin finish, this hardware gives sturdy support and is completely adjustable.



Built-in Shelves
supported by K-V 233 Standard and K-V 239 Support, are completely adjustable, sturdy and will not tilt or tip. All standards have numbered adjustment slots to permit easy height adjustment. Patented lock-in grip.

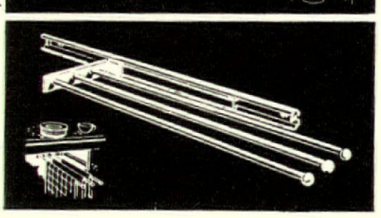
Kitchen and Closet Fixtures
of lifetime chrome add convenience and storage to every home. Hanging space in any closet is virtually doubled with K-V closet fixtures.

K-V 1 Clothing Carrier →



Add kitchen convenience with a complete line of bright chrome towel, cup and pan racks.

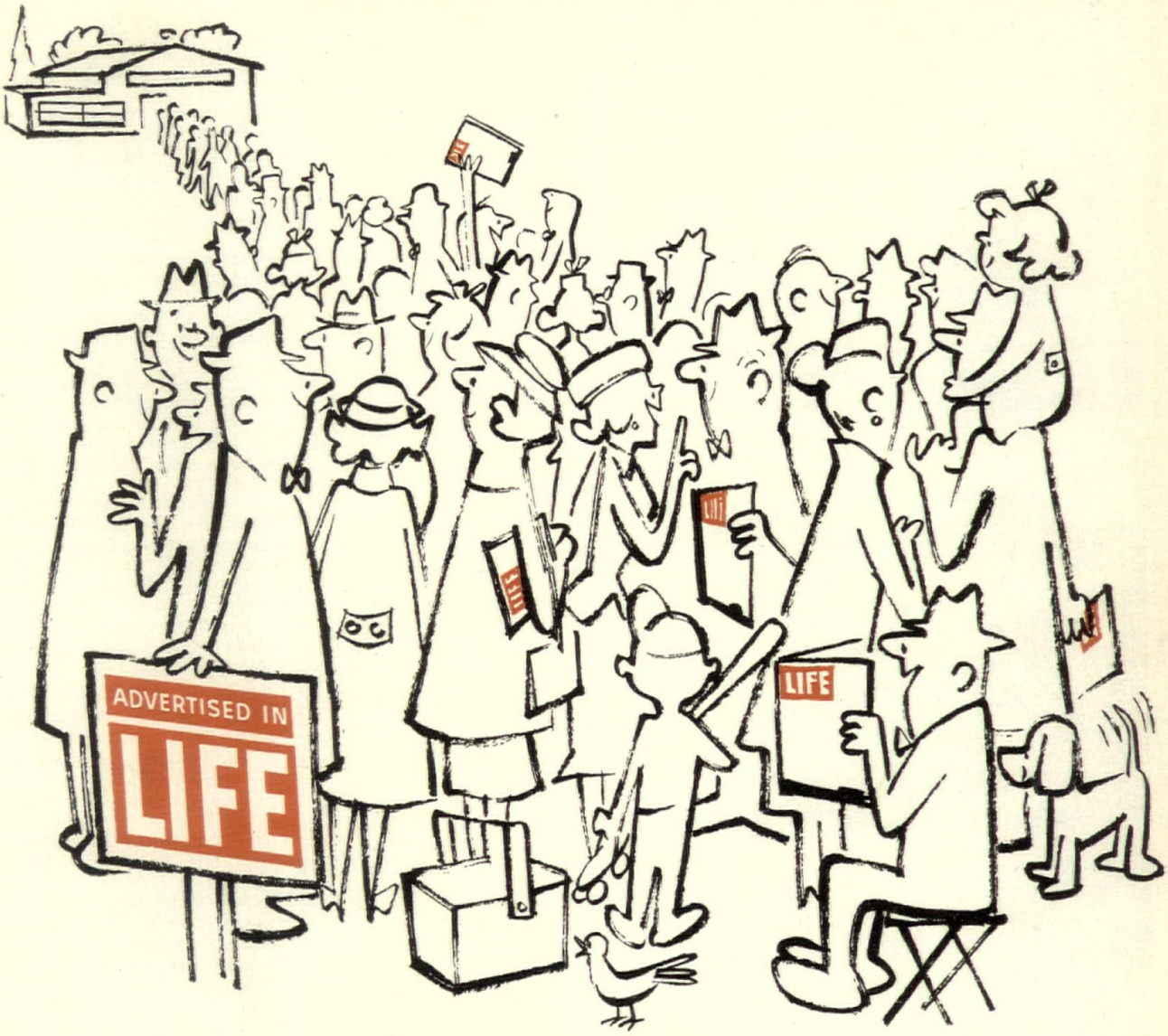
K-V 793 Disappearing Towel Rack →



THE FINEST YOU CAN BUY
KV
FIXTURES

Ask your hardware supplier for literature and price lists.

KNAPE & VOGT MFG. CO.
Grand Rapids, Michigan



There's no place like a home that features **LIFE**-advertised brands

More and more home builders are making a special feature of the building materials and household products that are advertised in LIFE.

They find that these products in a model home swing people in favor of the whole house . . . *and result in sales.*

Your potential customers respond to LIFE's exciting handling of news and features, respond to the advertisements in LIFE, and prefer LIFE-advertised brands. In an average community, LIFE reaches 3 out of 5 households in a 13-week period. So, many people who visit your homes will know and like the brands that LIFE presents in advertisments week after week.

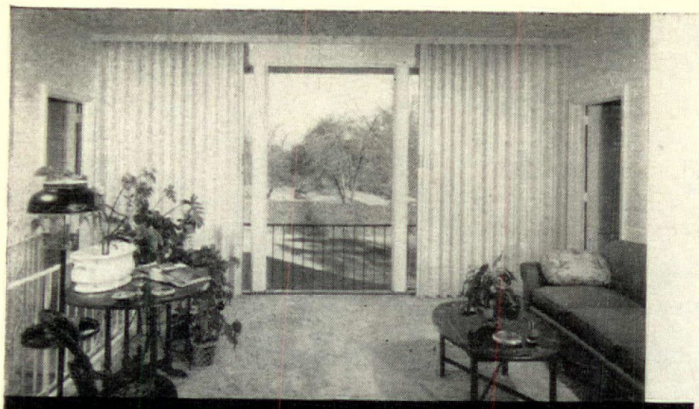
Put these brands to work for you. And focus attention on them with the "Advertised-in-LIFE" symbol. You'll be delighted—like many, many home builders—with the smoother, speedier selling job you'll do.

Write LIFE's Building Merchandising Department, 9 Rockefeller Plaza, N. Y. 20, N. Y., and find out how LIFE-advertised products can help *you* sell your homes.

Audience source: *A Study of the Household Accumulative Audience of LIFE.*

LIFE is read by 12,000,000 households every week

people *respond* to **LIFE**



FOLDOORS provide night-time privacy for picture windows

FOLDOORS divide kitchen-family room areas

FOLDOORS save space around closets

Today's homes demand more efficient use of floor-space—and FOLDOOR answers that demand efficiently, economically, *beautifully*. That's why more and more homes are using more and more of them. Can FOLDOOR help build *your* sales? See your local supplier or write to Holcomb & Hoke Mfg. Co., Inc., 1545 Van Buren St., Indianapolis 7, Indiana. (In Canada: Foldoor of Canada, Ltd., Montreal 26, Quebec.)

HOLCOMB & HOKE
FOLDOOR
THE SMARTEST THING IN DOORS
®

for further details check numbered coupon, p. 198

686. Tectum roof decks. AIA File No. 37-A. Tectum Corp., Dept. HH, 108 S. 6th St., Newark, Ohio. 4 pp.

Tectum is a compressed wood fiber material that gives you roof deck, insulation, acoustical treatment and a finished interior ceiling all in one. What it does and how it's used are the subject of the booklet.

687. Electric Generating Plants. D. W. Onan & Sons Inc., Dept. HH, Minneapolis, Minn. 22 pp.

The revised "Blue Book" of general information on the selection of engine driven electric generating plants. Book traces history of electric plant development, describes three general groups of electric plants. Cost of operation and installation of three types of prime movers which furnish generator are discussed.

689. Ingersoll-Humphryes Plumbing Fixtures. Dept. HH, Borg-Warner Corp., Mansfield, Ohio. 52 pp.

Bathroom, powder room and kitchen plumbing fixtures, among them the new Ingersoll-Hymphryes "Huntington" end outlet bathtub and the new I-H "State" wall-hung toilet. Six new pastel colors for the plumbing equipment seen here include beige, gray, blue, yellow, green and pink. Each page shows a big illustration of each product plus a smaller view with features identified, dimensioned roughing-in drawings and specifications.

690. GB Duct. Gustin-Bacon Mfg. Co., Dept. HH, Kansas City, Mo. Folder.

Round, prefabricated glass-fiber duct provides its own insulation, is claimed to make an excellent sound trap and to be easier to install. Duct is manufactured in standard sheet metal sizes ranging from 4" to 14" inside diameter in 6' lengths. You can also get it in complete packages for attic or crawl space air conditioning systems. Installation diagrams, performance characteristics are given.

691. Porcelain enamel booklet. Porcelain Enamel Institute, Dept. HH, 1145 Nineteenth St., N.W., Washington 6, D.C. 8 pp.

Fascinating feature of this booklet is the center spread diagrammatic house which shows you the variety of applications possible with porcelain enamel. Among those applications—roofing, air conditioning and heating parts, prefab wndow wall unit, fireplace hood and exterior siding.

692. The Harmony. Continental Mfg. Inc., Dept. HH, 1612 Calif. St., Omaha, Neb. 4 pp.

Details of a new radio-intercom system which recesses into a standard wall exposing only the panel and which allows conversation, supervision of nursery, music. Master station and remotes are pictured with specifications.

693. Crystalline Glazes and Scored Tile. American-Olean Tile Co., Dept. HH, 1000 Cannon Ave., Lansdale, Pa. 6 pp.

Handsome color photographs decorate this tile booklet and help to show you the number of designs and patterns possible with new scored tiles and crystalline glazes. Color chart included.

continued on p. 194

how Bill Levitt sells his houses faster . . . with a CAPITOL IDEA

To add even more appeal to his famous Levittown homes, Bill Levitt, America's largest home builder, included the Capitol Package . . . aluminum combination storm doors and windows, and Capitol jalousie doors, as standard equipment . . . at no increase in price! He had already been using Capitol prime windows and rolling doors.

Capitol storm doors and windows are just as big a factor in sales as air conditioning, wall ovens, dishwashers, landscaping. Offering Capitol combinations as part of the home (1) shows buyers immediate savings in heating costs, (2) saves them hundreds of dollars over separate purchase, (3) cost can usually be included in the mortgage. Your local Capitol dealer and distributor is fully equipped to fulfill your individual needs, including complete installation services.

Capitol, the world's largest manufacturer of aluminum doors and windows, brings you quality in engineering that builders appreciate . . . beauty in design that has customer appeal . . . that extra something that turns lookers into buyers.

Capitalize on this Capitol idea. Put Capitol storm doors and windows on your sample homes . . . and see what a difference it makes in sales! Write today for the name of your nearest Capitol distributor or dealer.

CAPITOL PRODUCTS CORPORATION HH-3
Mechanicsburg, Pa.

Please send me the name and address of my nearest Capitol distributor ☐ dealer ☐ who will show me how Capitol Aluminum Storm Doors and Windows can make more home sales for me!

Name.....

Firm.....

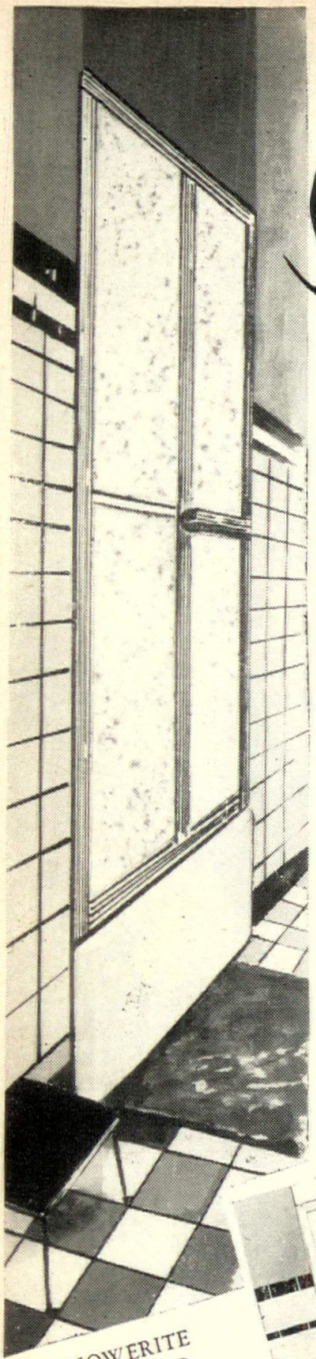
Address.....

City.....State.....

CAPITOL PRODUCTS

Capitol

STORM DOORS, WINDOWS, SCREENS • PRIME WINDOWS • JALOUSIES • ROLLING DOORS • EXTRUSIONS



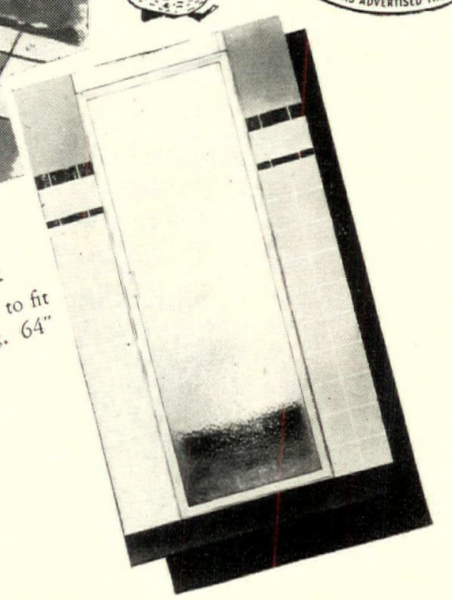
nationally advertised ShoweRite® PRODUCTS

continually gives you the... BIGGEST margin of PROFIT...

SHOWERITE STANDARD ENCLOSURE

Available for 3½ · · 4 · · 4½ and 5 ft recessed tubs. . . . . Units 5 ft. high. Choice of hammered frosted or fluted glass. Glass encased in vinyl plastic channel. Complete with 2 towel bars . . . 1 on outside and 1 on inside of panels.

$69.95



SHOWERITE STANDARD SHOWER DOOR

Available in 2 models to fit 24" or 26" opening. 64" high.

$39.95

send for F R E E catalogue

THEODORE EFRON MFG. CO.
6434 S. Wentworth Ave.
Chicago 21, Illinois Dept. HH857

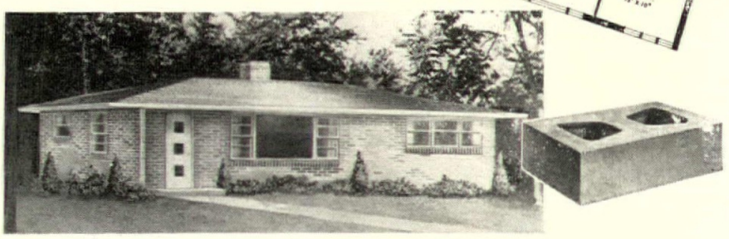
Gentlemen: Please rush me information about ShoweRite products.

Name_____

Address_____

City_____ Zone___ State_____

As an Example of Brikcrete Economy



All the Brikcrete for the exterior walls (8" thick) of the "Brikadier" costs only **$388.31**

National average. May vary by locality

FACTUAL INFORMATION

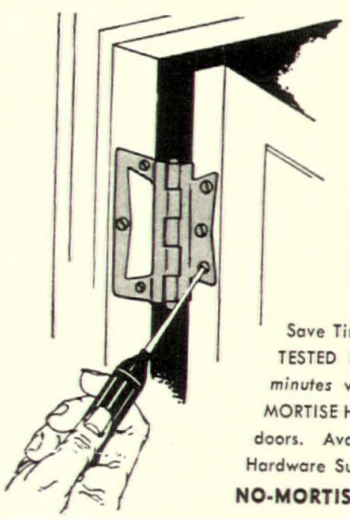
All units 12" long.
Two thicknesses: 8" and 4".
Two heights: 3½" and 2⅔".
(All dimensions include ⅜" allowance for mortar.)
Two faces: plain and wire-cut
Range of 14 colors.

Inherent structural values—planned beauty—low cost—ready availability. Considered in these terms, Brikcrete qualifies as the preferred masonry where pride and price are running mates. Brikcrete is for homes or housing projects. For apartments, motels, schools and other public buildings. For practically all types of commercial and industrial construction. Because of decentralized manufacturing, Brikcrete—material for material—costs less than lumber. We will cooperate with architects or contractors in the short haul procurement for any size building or project. Write for Brikcrete Book No. 1 and name of nearest plant.

BRIKCRETE ASSOCIATES, INC., 416 W. 25th St., Holland, Michigan
818 Dundas Highway, Cooksville, Ontario, Canada

MANUFACTURING TERRITORIES OPEN

More local plants are needed to supply increasing demand. Brikcrete is truly an outstanding and manufacturing opportunity, either by itself or as supplementary to building operations. Plants operate in franchise-protected territories. Liberal sponsor cooperation. High income potentials. Requires no skilled labor. Equipment available on lease arrangements to responsible operators. Write for Brikcrete Book No. 2.



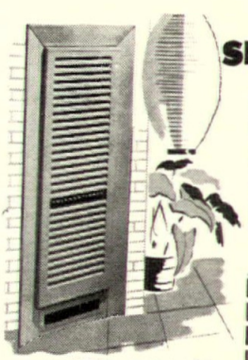
STOP CHISELING!
USE THE HINGE THAT "JUST SCREWS ON"

NO-MORTISE FASTINGE

NEW, IMPROVED 5 KNUCKLE HINGE

Save Time and Money with CERTIFIED LABORATORY TESTED NO-MORTISE HINGES. *Hang a door in 6 minutes* with these Self-gapping, Self-aligning NO-MORTISE HINGES that are now in use on over 3,000,000 doors. Available in all sizes and finishes at your Hardware Supplier or write:

NO-MORTISE HINGE CO., BOUND BROOK, N. J.



WARMS FLOORS! powerful blower delivers warmth to floors in every room!

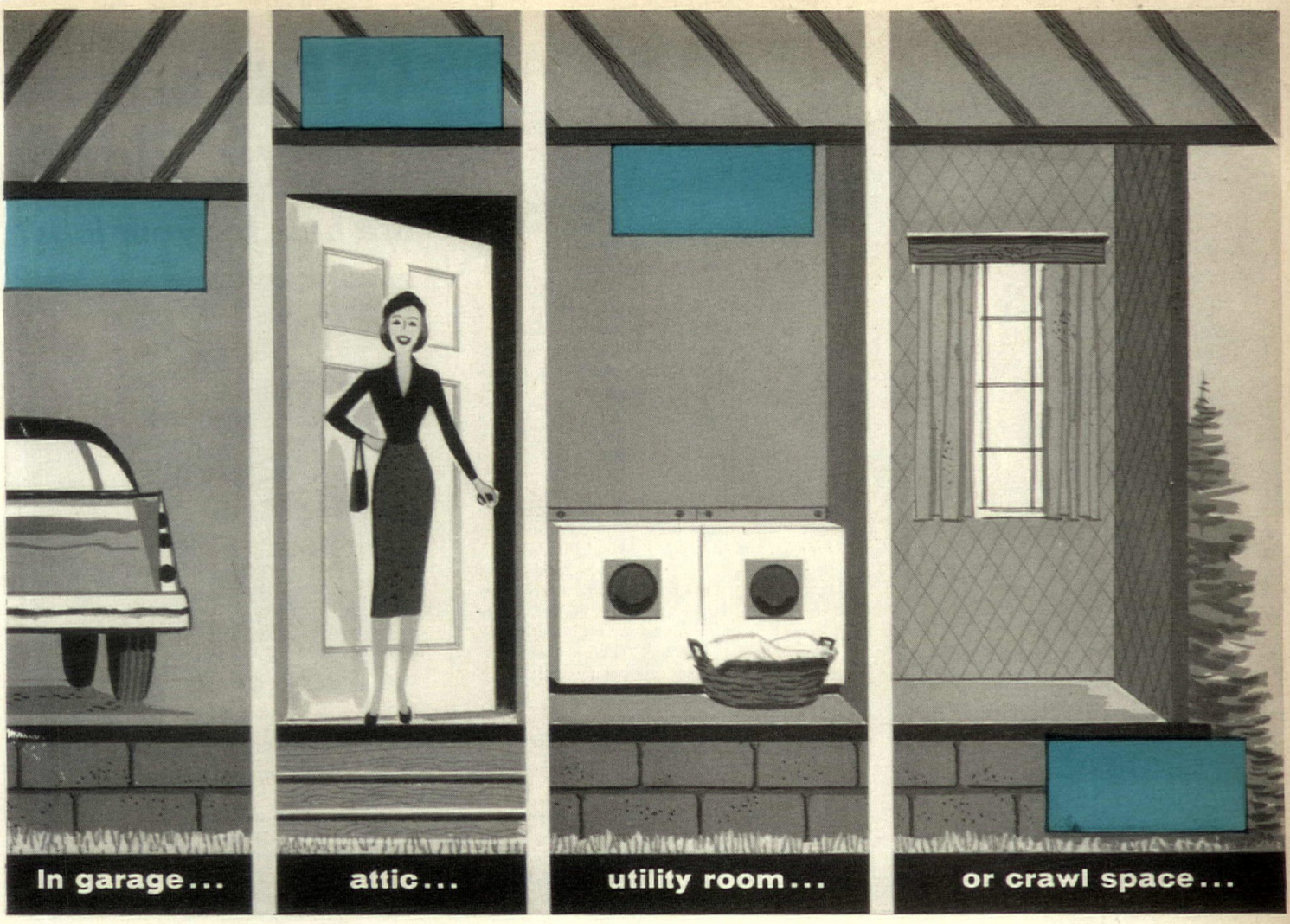
SELL HOMES FASTER...

BY CUTTING HEATING COSTS WITH INTERNATIONAL'S NEW SLENDER COUNTERFLOW OIL-BURNING WALL FURNACE!

WRITE FOR INFORMATION TODAY!

International OIL BURNER CO.
3800 Park Ave. • St. Louis 10, Mo.

NAME.....
FIRM.....
ADDRESS.....
CITY.....STATE.....



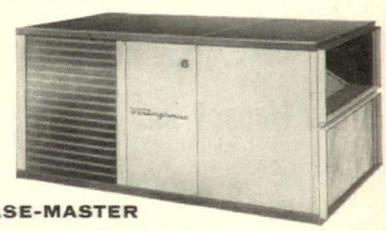
New low-cost Westinghouse builder's air conditioner cools entire home without wasting space!

At last, you can cash in with the selling power of Westinghouse quality air conditioning—even in low-priced homes. New builder models cool the entire home . . . automatically . . . amazingly compact, they are easy to install practically anywhere without sacrificing valuable living space.

MORE THAN COOLING! Here's the way to give all prospects the comfort and luxury of year-round air conditioning . . . better health, more family fun . . . less house cleaning, less maintenance expense . . . increased home value—and more. It's the one most important feature you can use to turn prospects into homeowners.

DESIGNED FOR BUILDERS! New Westinghouse Ease-Masters are air cooled—need no water or expensive cooling towers. Completely factory assembled and tested, you get them *on site* ready for fast installation. Designed to *add on* to new Westinghouse gas or oil-fired furnaces, they can also be used with any forced warm air heating system—using the same ducts.

For complete details and specifications . . . write to: Westinghouse Air Conditioning Division, Builder Dept., P. O. Box 510, Staunton, Virginia—or call your nearby Westinghouse Air Conditioning Contractor.



EASE-MASTER

Available in 2 models—from 15,000 to 35,000 BTU's per hour.

- **AUTOMATIC**—a finger-tip touch of the thermostat gives 24 hour temperature control.
- **QUIET**—completely insulated for "whisper quiet" operation.
- **COMPACT**—designed to fit between standard wall studs.
- **PRE-WIRED**—for easy hook-up to the electrical system in your homes.
- **5 YEAR WARRANTY**—on refrigeration circuit to insure absolute satisfaction.

YOU CAN BE SURE...IF IT'S

Westinghouse

Westinghouse Air Conditioning Division
Dept. 8H
P. O. Box 510
Staunton, Virginia

Please send my free copy of "Westinghouse Air Conditioning for Builders."

NAME_____

ADDRESS_____

CITY_____ ZONE_____ STATE_____

J80547A

Project Builders Don't Want Help!

They don't want help from people who know less about their problems than they do.

Project builders do want help from experienced experts. Like American Houses, for example, who is now under contract to help builders supply over $45,000,000 of Capehart Military housing. For details, if you are east of the Mississippi, fill in the coupon below.

American Houses, Inc.

☆

American Houses, Inc., Dept. HH-857
S. Aubrey and E. South Sts.
Allentown, Penna.

As a project builder east of the Mississippi, I want to know what kind of help American Houses can give me.

Name _____

Firm Name _____

_____

Address _____

City _____

Zone _____ State _____

for further details check numbered coupon, p. 198

694. Baseduct. National Electric Products Corp., Dept. HH, Gateway Center, Pittsburgh, Pa. 4 pp.

Descriptions of the surface raceway electrical distribution system at baseboard level. Described as 3" h., ¾" w. all-electric baseboard, new Baseduct is produced in 5' lengths with duplex receptacles preassembled to the wiring harness at the factory. Two types of available outlet spacing are also shown with close-up pictures of three basic fittings required for simplified installation of the system.

695. Minding your molding manners. Western Pine Assn., Dept. HH, Yeon Bldg., Portland 4, Ore.

How many kinds of moldings can you use? How many ways can you use them? You'll find out by looking through this bright little folder which gives good advice on how to create texture and pattern, how to increase visual attraction of flat planes in architecture, how to use molding in new functional applications. There's also a section on techniques of working with molding.

696. Burks Pump Book of Prices and Specifications. Decatur Pump Co., Dept. HH, Decatur, Ill.

New information for pump dealers starts with a graphic, quick-reference index on front cover and a listing of details about Burks sales tools. Several new tables of pump performances at new depths are in the book, methods of listing complete water systems are simplified. Some lower prices, too.

697. Light and Shadow. Plywood Service. Inc., Dept. HH, P.O. Box 78, Dillard, Oregon. 6 pp.

Here's a big folder of decorative plywood paneling that comes in 4' x 8' sheets, ¼" standard thickness. These handsome panels can be applied directly over open studding, not more than 16" o.c. The panels are hardened under heat and pressure during the embossing process, and take on a durable finish that protects surface from scratches, etc.

698. Kitchen Sketchbook. The Kitchen Maid Corp., Dept. HH, Andrews, Ind. 16 pp.

You'll find here lots of ideas on kitchen planning shown in handsome, high-styled sketches which feature the company's three new lines—Hospitality, Heritage and Holiday. You'll see good examples of how to plan kitchens for a variety of room plans. Accessory shelves, racks, etc. are also shown.

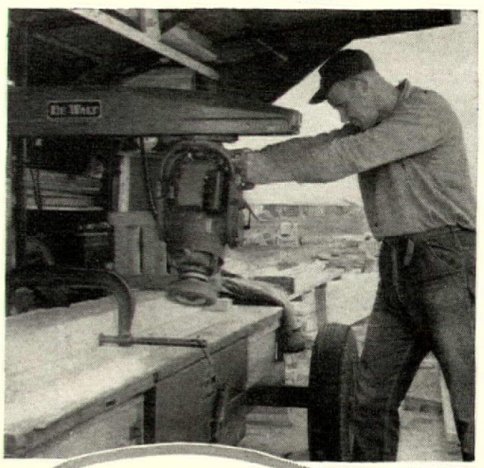
699. Ruud automatic gas water heaters and heating boilers. Ruud Mfg. Co., Dept. HH, Kalamazoo 24F, Mich.

This big clip-book shows 16 water heaters, gives detailed information about each one, includes specifications, recommended applications, performance ratings. Also included the Ruud duo-temp Accessory Assembly, a package assembly of a proportioning type hot and cold water mixer with necessary related equipment for simple field installation.

continued on p. 198

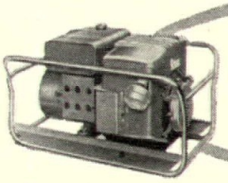
ONAN Portable Electric Plants

are best for your jobs?



10 KW ONAN *provides power for 5 H. P. saw or several crews*

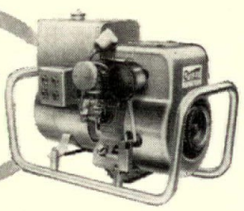
Powered by two-cylinder, air-cooled gasoline engine. Available housed and with trailer as shown. Similar model in 7½ KW capacity.



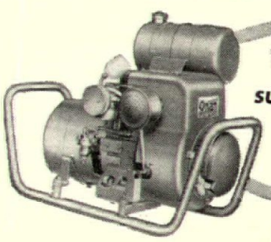
5 KW ONAN *for crews on 3 or 4 homes*

Two-cylinder, air-cooled, gasoline engine. 4 plug-in receptacles. With carrying frame, on dolly, or with plain base. Also in 3,500 watts A.C.

2 or 2½ KW ONAN *powers electric tools for 2 crews*



One-cylinder, gasoline engine. 4 plug-in receptacles. With carrying frame, dolly-mounted or plain base. 2,500-watt unit weighs only 139 pounds.



1 or 1½ KW *supplies power for single crew*

Compact, lightweight. One-cylinder, gasoline engine. With carrying frame, rubber-tired dolly or plain base. Also 500 and 750-watt models.

Onan portable electric plants combine 4-cycle quick-starting and long life with compactness and lightweight. Completely Onan-built, with Onan short-stroke engines and Onan generators. Other models to 75,000 watts.

Write for portable plant folder or see your Onan distributor.

Onan ELECTRIC PLANTS

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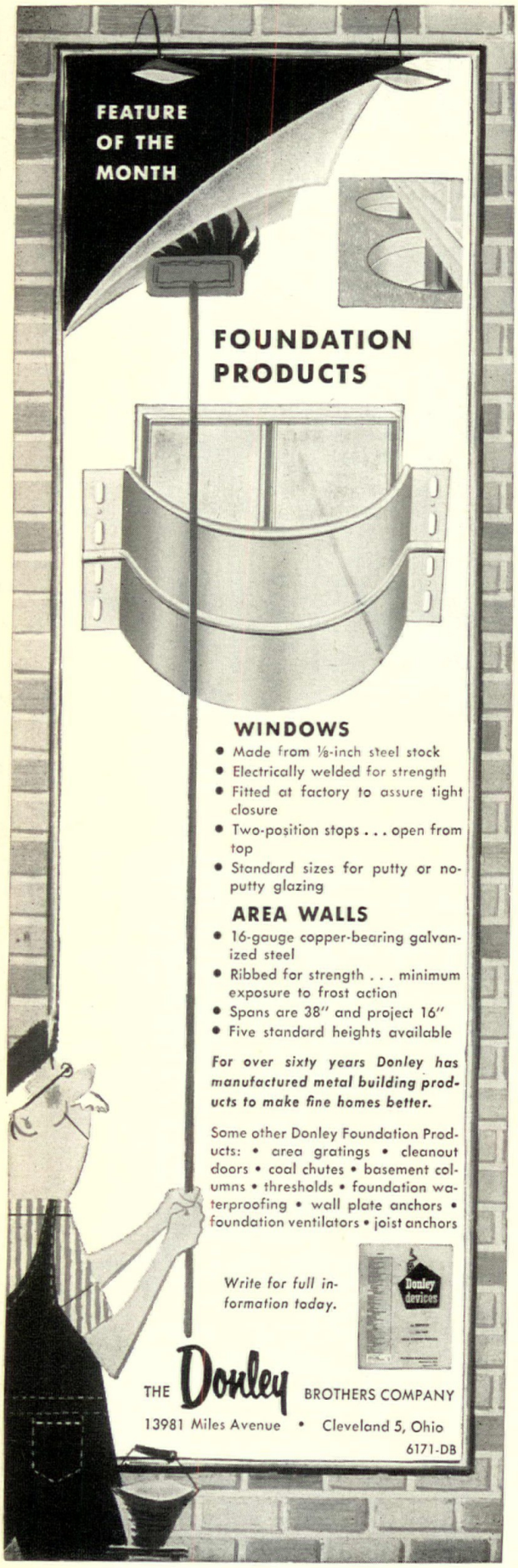

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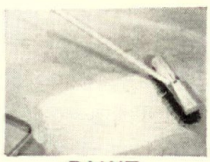

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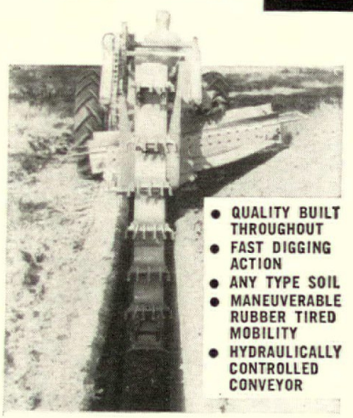

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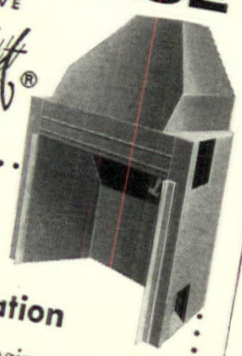

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PUBLICATIONS

700. Manual on Finishing Plywood. Simpson Logging Co., Dept. HH, Room 1001, 2301 N. Columbia Blvd., Portland 17, Ore. 36 pp.

You'll find here information on a variety of methods of finishing plywood such as bleaching, staining, painting, color toning, etc., plus suggested work-saving finishing techniques. 68 illustrations in color show how the plywoods look after finishing, show how they can be used in interiors.

701. Why . . . Where . . . How . . . to Insulate to Make Comfort A Sales Feature. Owens-Corning Fiberglas, Dept. HH, Toledo 1, Ohio. 12 pp.

Here's a little book chock-full of information about the proper methods of installing insulation and how it helps sell buyers. Diagrams show where to insulate, text tells you how much to use. A section of the book deals with paint peeling and how you go about avoiding it.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this August issue check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

a. I-XL Wonderwall ☐
b. Topcraft prefabbed bathroom walls ☐
c. Presto Pacer block ☐
d. Cavitex brick ☐
e. Case lavatory ☐
f. Vermiculite Z-brick ☐
g. Forni Healthgard garbage container ☐
h. Adam hydraulic scaffold ☐
i. National Starch granite board ☐
j. Rheem bath tub ☐
k. National Concrete Masonry block ☐
l. Delta faucets ☐
m. Place & Co. sill sealer ☐
n. Whirlpool air conditioner ☐
o. American-Standard kitchen cabinets ☐
p. Artcrest Plastics L-shaped tile ☐
q. Crane gas-fired incinerator ☐
r. Paine Lumber Co. packaged folding door ☐
s. Stanley jalousie window ☐
t. Gidden wood stains ☐
u. Acousticolor patterned tile ☐
v. Frigidaire central air conditioner ☐

680. Architectural Index '56 ☐
681. Ceramiduct booklet ☐
682. Owens-Corning Fiberglas book ☐
683. Rittling baseboards ☐
684. Insulrock Catalog ☐
685. AllianceWare plumbing ☐
686. Tectum roof decks ☐
687. Oman electric generating plants ☐
689. Ingersoll-Humphreys plumbing ☐
690. Gustin-Bacon duct ☐
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692. Continental radio-intercom ☐
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695. Owens-Corning insulation book ☐
696. Decatur Pump book ☐
697. Plywood Service paneling ☐
698. Kitchen Maid Sketchbook ☐
699. Ruud autmatic gas water heaters ☐
700. Simpson Logging amnual ☐
701. Western Pine molding book ☐
702. Wiremold multi-outlet systems ☐

PUBLICATIONS

679. Fine Hardwoods brochure ☐

* For information about unlisted Technical Publications see below.

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IMPORTANT:

House & Home's servicing of this coupon expires Nov., 1957

** Any inquiries with money or check enclosures must be addressed directly to the manufacturer.*

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I wish to enter a subscription to **House & Home** *for*

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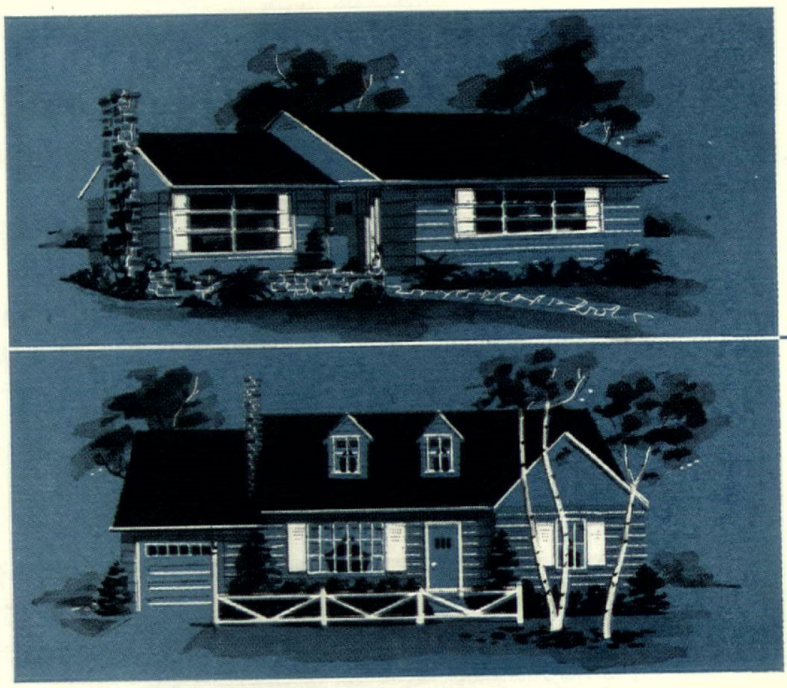

Typical examples of average heating and cooling costs for properly insulated and engineered houses in two American cities:

PITTSBURGH, PENNSYLVANIA

Size	1,200 sq ft
Temperature range	Medium
Summer Design Mean temperature	81°
Typical power rate	2¢/kwh
Cooling costs per year	$ 23
Heating costs per year	135
	$158
Average cost per month	$13.16

Requires ... 2-ton air conditioner
75,000 Btu furnace

BIRMINGHAM, ALABAMA

Size	1,200 sq ft
Temperature range	Medium
Summer Design Mean temperature	85°
Typical power rate	1¢/kwh
Cooling costs per year	$ 34
Heating costs per year	70
	$104
Average cost per month	$8.66

Requires ... 2-ton air conditioner
75,000 Btu furnace

The findings of recent Alcoa-sponsored research lead to this startling conclusion: *the average-size (1,200 sq ft) properly built new house with adequate insulation surfaced with Alcoa® Aluminum can be heated and air conditioned throughout the year for as low as $12 a month.* Operating costs vary slightly according to climate, of course, but the figure $12 is an average for the entire United States. See two typical examples illustrated.

What does this mean for you, the builder? Adequate aluminum-clad insulation cuts the cost of heating and cooling equipment at least 25%. Here's a real competitive advantage. Now central air conditioning is within the reach of the popular-price home buyer.

What does this mean for your customers? During winter, aluminum-clad insulation keeps furnace heat *in* to cut fuel expense. During summer, it is the most effective insulation known for keeping *out* radiant heat. This means year-round comfort ... in a care-free home that costs less to heat and cool.

Alcoa's new book about insulation, *Comfort Everybody Can Afford,* has been written especially for builders. Its valuable information will help you sell better homes ... faster. Mail the coupon today for your copy.

ALCOA does not make insulation of any kind, but Alcoa Aluminum Foil is used by many manufacturers to produce several types of insulation.

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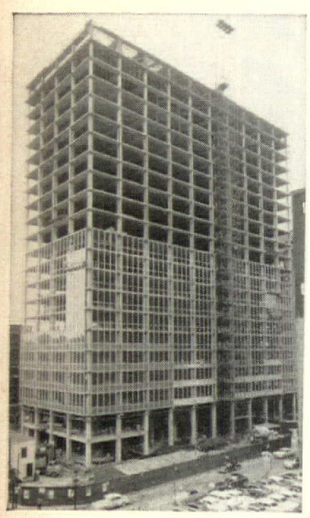
Take these duct raceways, for instance. They had to be secured to Haydite slabs. Instead of using expansion bolts involving drilling, filling each hole with lead plugs and driving in expansion screws, the contractor used SHURE-SET... and saved up to 15 minutes per fastening.



New Illuminating Co. building, Cleveland, Ohio.

SHURE-SET makes any fastening in mortar, concrete or light steel easier, faster because it drives like a nail and holds like an anchor. SHURE-SET uses no cartridges, just hammer power—makes each hammer blow effective.

Save time and money with SHURE-SET...a valuable companion tool to RAMSET, the powder-actuated fastening system.

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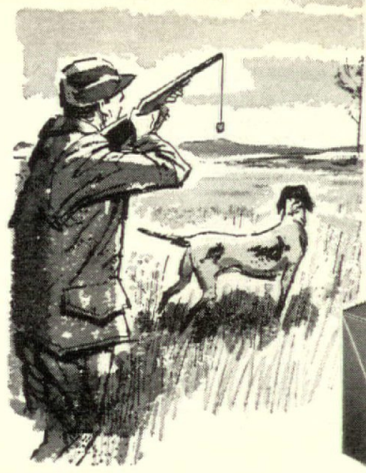

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is largely responsible for the high degree of acceptance that Prefabrication now has with builders throughout the nation."
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ANNUAL REPORT

on

PREFABRICATION

December 1957

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Reservation dates		Closing dates	
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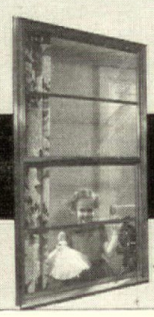

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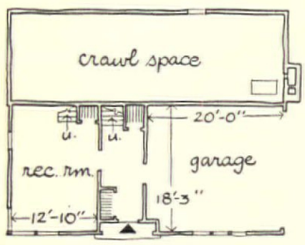
Face lifting puts contemporary shell on 1956 model for 1957 sales drive

OLD MODEL had garage under the split.

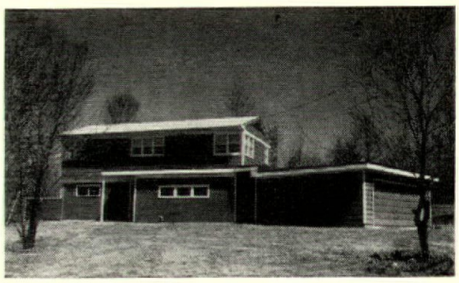


The Shroder Co., in Pleasantville, N.Y., borrowed a leaf from the auto makers and face-lifted its $29,790 best-selling 1956 model (Feb. issue) for the spring selling season.

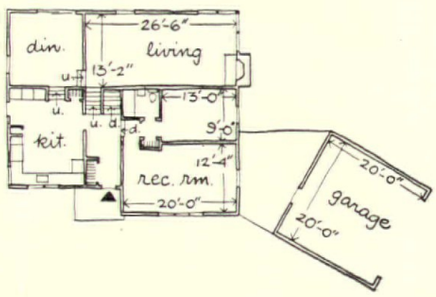
Design changes by Architect **Oscar A. de Bogdan,** AIA, included moving the two-car garage from under the split, in the old split-level plan, and attaching it to the house with angled breezeway. The kitchen was brought to grade in the space gained. Now, it overlooks the main entrance. Both dining room and living room are bigger.

The grade level, which formerly contained only a small game room and the garage, now has a 12′ 4″ x 20′ recreation area plus a bedroom-and-bath suite for a servant or guests.

The appearance of the house changed drastically, but structural differences are slight. A 5′ x 20′ projection of the recreation room adds shelter to the entrance, but window positioning is the same as in the 1956 model.



NEW MODEL puts garage outside.



Canted-wall house draws attention to normal models in subdivision

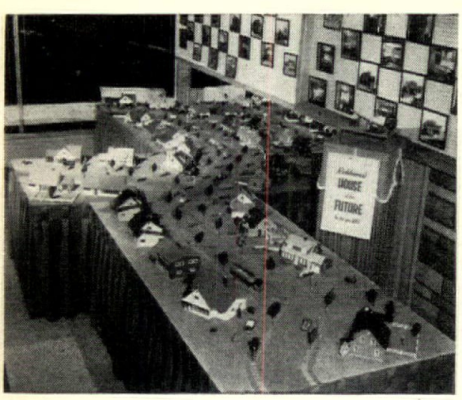
"People have been looking at the same old houses for years. They want to see something new. When you show them something refreshing, you break them loose inside and they act."

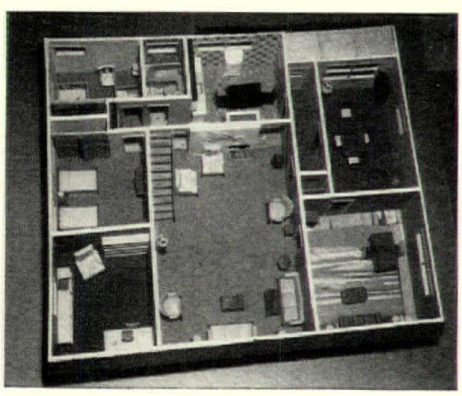
So say Pittsburgh Builders **John Urick** and **Reed Richey.** For the second straight year they have built an offbeat house in their subdivision just to draw attention. This year's version has walls canted outward 15″, a bomber-cockpit, semi-circular kitchen with Plexiglas windows, a one-way glass window in a bathroom wall, and a balcony both inside and outside.

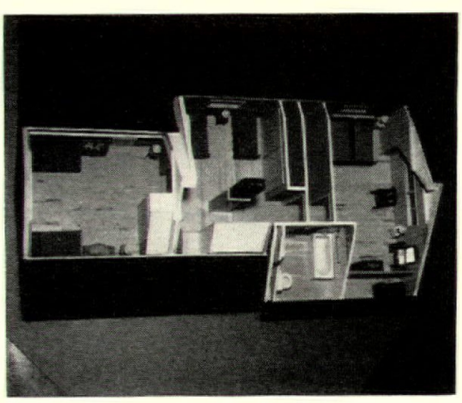
Opening day, the $36,500 house drew 4,000 people who came to gape at the bizarre innovations, stayed to look over the more conventional Urick-Richey models (ranch, 1½-story, 2-story, and splits, from $21,000 to $35,000). Twelve lookers asked if the builders would duplicate the canted-wall model on individual lots in other locations (they might do a few).

Last year's novel house had skylighted bedroom ceilings. It was a four-level split with a circular kitchen in the center of the house, surrounded by the dining area and family room. Priced at $28,500, it attracted 42,000 people between June 1 and Labor Day, found buyers for itself and one duplicate.

Builder Richey does his own designing, builds about 50 houses per year.







Scale models build $1 million volume for Levittown (L.I.) remodeler

Remodeling look-alike postwar subdivisions can be developed into a big business by builders with a creative sales approach.

Builder **Herbert Richheimer** of Hicksville, N. Y., has built a table-top "Levittville" into a $1 million-a-year remodeling business, most of it on the 18,000 expandable houses **Bill Levitt** put up his original Long Island community.

Scale models of all Levitt models are on display, together with interchangeable parts that can be used to show a wide range of remodeling plans. By attaching to the basic model a facsimile of the desired alteration, Richheimer can show just what the house will look like after changes. And because he knows every detail of every Levitt house he can quote a firm price on any job without leaving his office.

Now, Richheimer is extending his idea to other large scale Long Island developments. When individuals or a community association request it, he builds scale models from photographs and plans. Richheimer even builds parts representing dormers, attics, garages, extensions, so the prospect can see what his house will look like after changes are made. Says Richheimer:

"Most people are just confused by blueprints. With models, they can see what they are getting."

Already, he has prepared models for three nearby communities, with a total of about 750 houses. To boost his present average of 28 jobs per week, Richheimer hopes in time to have models of every major Long Island development./END

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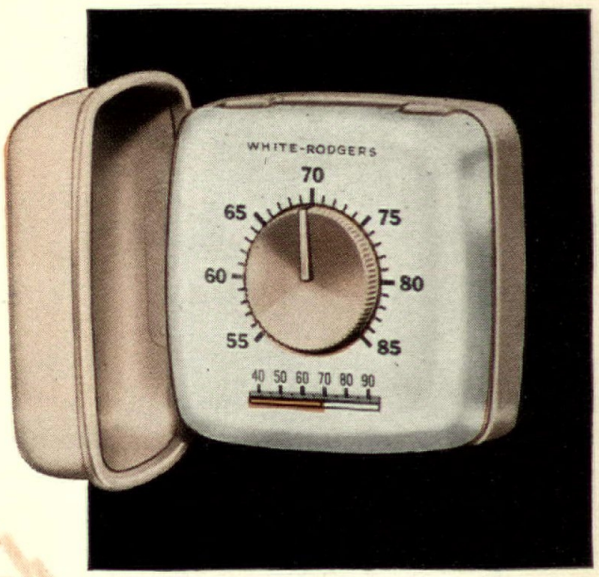

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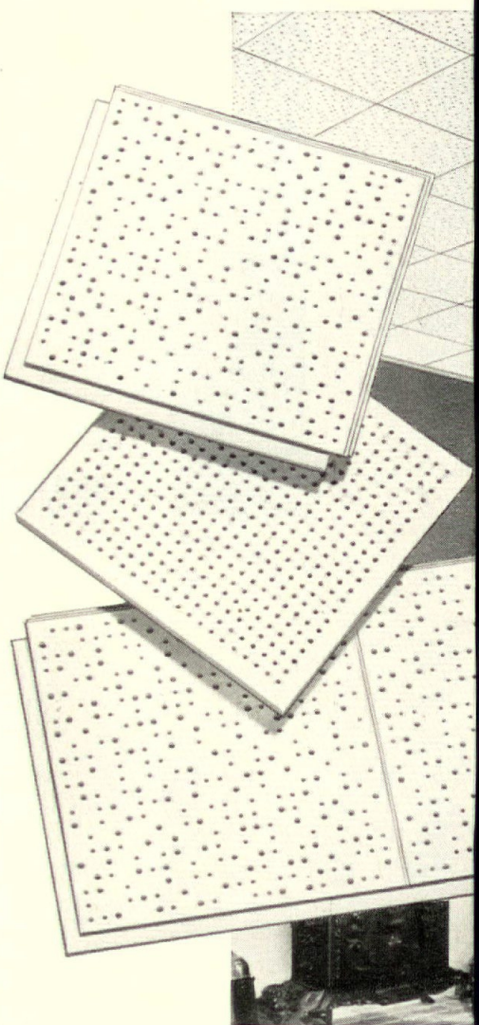

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2 New Fibretex Acoustical Panels

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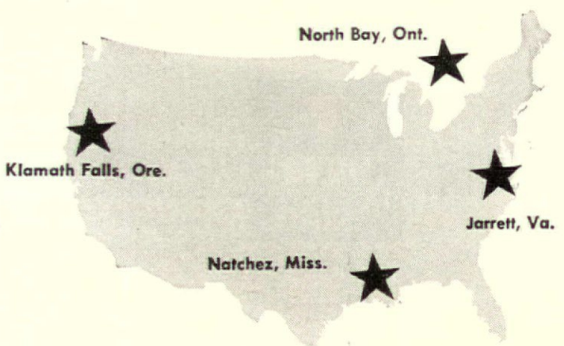
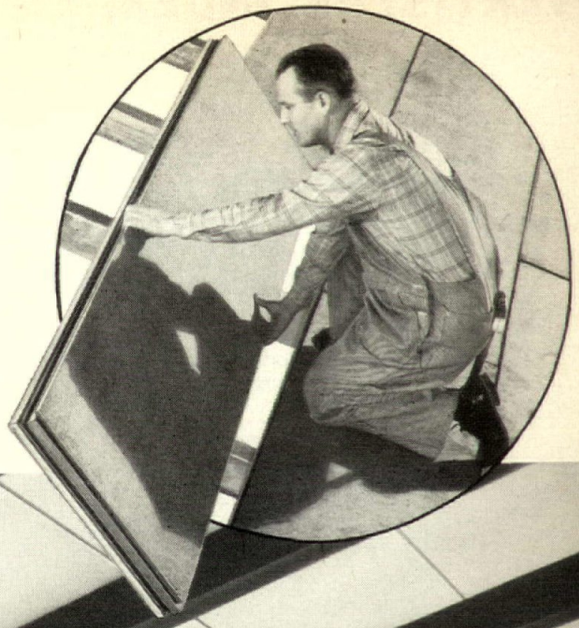
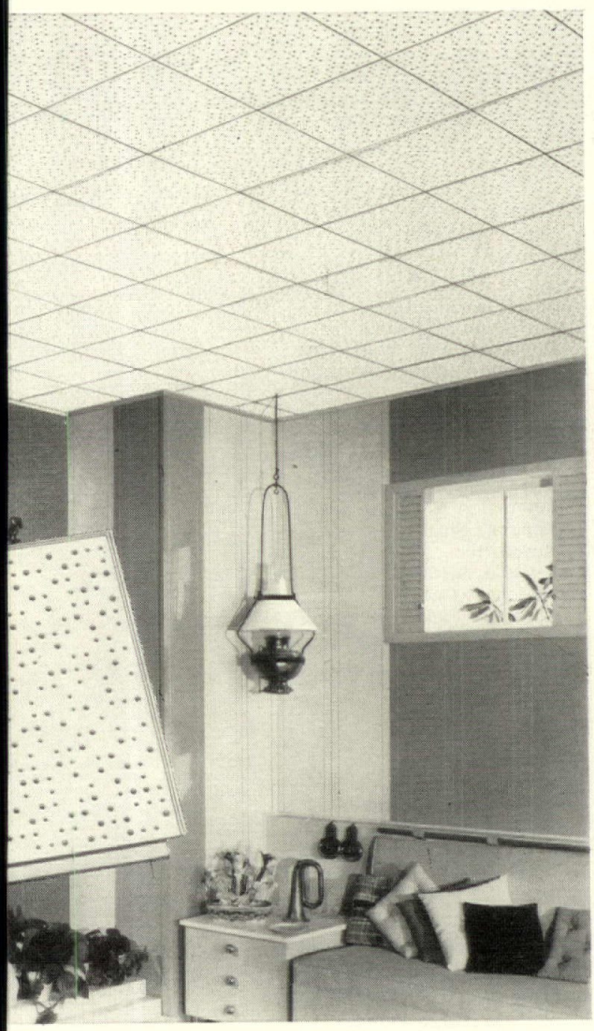
To meet unprecedented demand for J-M Insulating Board products, Johns-Manville is completing a new plant at Klamath Falls, Ore. and recently has constructed a new plant at North Bay, Ont. which is now in operation. These factories, in addition to others already in operation at Natchez, Miss. and Jarrett, Va., assure prompt, reliable service for all your Structural Insulating Board requirements.

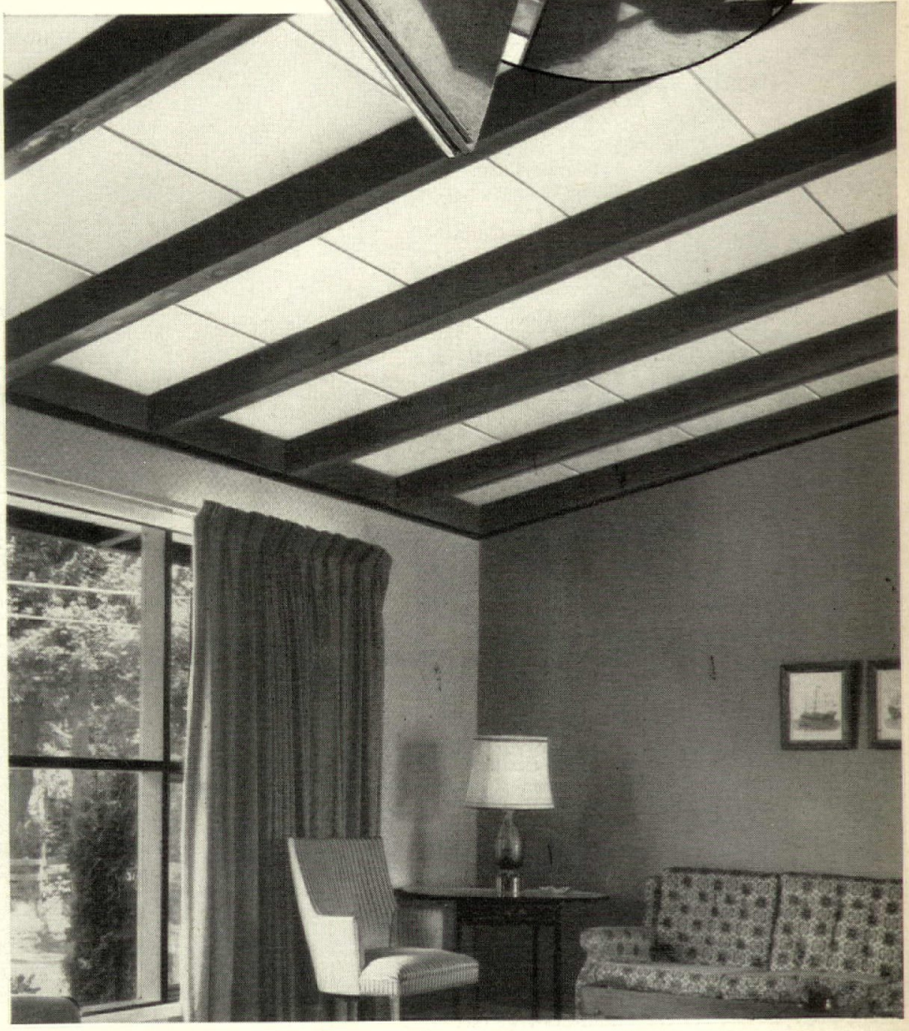


products

Insulating Boards







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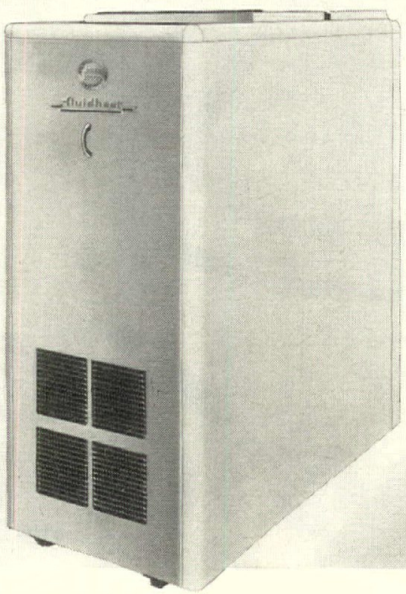

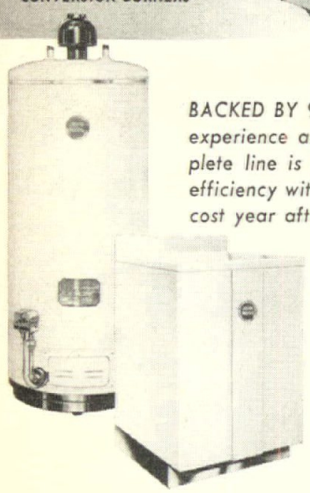

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TO OUR READERS:

House & Home's November issue will be devoted entirely to houses.

The Editors invite you to submit your most interesting new houses. There are no special entry rules: any house completed since October 1, 1956 is eligible.

Send the best photographs possible, plans, details, brochures or other descriptive literature, price information, complete addresses of all parties concerned, and, if convenient, a letter telling us more about the house.

Anyone interested — photographers, builders, architects, realtors, owners, friends, etc.—may send as many houses as he wishes. We hope to publish the best of all types of custom, contract, and speculative houses.

The deadline has been made as late as possible: September 1.

Exceptions: we will extend the deadline for houses shown for the first time in Parades of Homes or National Home Week. However, they must reach us no later than September 25 —earlier if possible.

SEND TO: NOVEMBER EDITOR

HOUSE & HOME

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